Women's home-based income generation as a strategy towards poverty survival : dynamics of the 'khannawalli' (mealmaking) activity of Bombay

Thesis

Women's home-based income-generation as a strategy towards poverty survival:

Dynamics of the "khannawalli" (mealmaking) activity of Bombay

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For generations, the "khannawallis" have supplied daily cooked meals for thousands of single male migrant textile workers who live in appalling conditions in Bombay. In this way, they have become essential to Bombay's industrial development and daily functioning. However, the activity remains "invisible" and very little notice is taken of the women or their work. This thesis uses the khannawalli activity as a case study to understand the dynamics and problematics of women's home-based income generation.

By exploring the Marxist and the feminist discourse on the "informal" sector; women; and poverty, the thesis comes to the conclusion that the best way of analyse the khannawalli activity is by adopting a "livelihoods system" approach. In doing so, it suggests that women's home-based income activities are better understood as strategies towards survival, rather than small entrepreneurial activities. Understood in this way, the central point of analysis becomes the **access** each individual has to the resources and opportunities necessary to start and maintain an activity.

An analysis based on access is able to draw out social differentiation between individual operators and their operations. It also enables a comment on individual relationships, both within the household and outside of it. Altogether, this develops an understanding of how women's home-based income activities operate, and what problems they create. Furthermore, by setting the activity within a historical context, this case study is also able to look at recent changes that have affected the khannawalli activity. Whilst some of these changes have been detrimental to the activity, the khannawallis have proved that it is possible, even for those in the "informal" sector to address their future by organising themselves. The khannawallis show that women in poverty are not simply the passive recipients of their destiny.

This thesis is dedicated to the memory of my father
who died shortly before this work was completed

There are so many people who have encouraged me and supported me throughout this work that it is impossible to name them all, although I would very much like to do so. But, I think they know who they are!

However, there are some without whom this study would not have been possible. Firstly, I must mention the Open University for not only funding this study, but giving me the chance to realise my potential.

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Contents

8.0 The khannawalli activity: Continuity and change

9.0 Conclusions

10.0 Methodology

Appendices

Bibliography

List of Illustrations & Figures

CHAPTER 1

CHAPTER 2

CHAPTER 3

CHAPTER 4

CHAPTER 5

CHAPTER 6

CHAPTER 7

CHAPTER 8

CHAPTER 9

CHAPTER 10

List of Tables

CHAPTER 1

CHAPTER 2

CHAPTER 3

CHAPTER 4

CHAPTER 5

CHAPTER 6

CHAPTER 7

CHAPTER 8

CHAPTER 9

CHAPTER 10

Glossary of Terms and Abbreviations

Terms & Abbreviations

A

ahya a childminder

AMM Annapurna Mahila Mandal

Annapurna goddess who is the eternal provider of food

aurat woman

B

betel nut the seed of the betel palm which is chewed on its own or with with betel leaves and lime often as a narcotic.

BID Bombay Industrial Disputes Act

BIR Bombay Industrial Relations Act

C

chapatti a flat coarse unleavened bread resembling a pancake

chawl housing especially constructed for industrial workers

chula a hand-made brick and clay stove fuelled by wood and occasionally coal

chummerie male-only households

coir a fibre prepared from the husk of the coconut, used in making rope and matting

CPI Communist Party of India

CPI(ML) Communist Party of India (Marxist-Leninist): a breakaway faction of the CPI

crore ten million (10,000,000)

10 crore = one billion

see also **lakh**

D

dahl lentils

dhram religious/social concept which embodies the idea of duty and self-sacrifice

diwali a major hindu festival marked by feasting, gifts and the lighting of lamps

dosa a rice pancake

DRI Differential Rates of Interest

G

gali narrow lane

ghati a person from the Deccan plateau

GOI Government of India

goonda a thug

GKM Girni Kamgar Mahamandal

H

harijan children of God

I

idli a rice & lentil steamed dumpling eaten for breakfast

ICSSR Indian Council of Social Science Research

ILO International Labour Organisation

INTUC Indian Trades Union Congress

IRDP Integrated Rural Development Programme

izzat honour

J

juva gambling

jawar millet

K

kholi a room in a "chawl" building housing single male migrants

L

lakh one hundred thousand (10,000)

10 lakh = one million

see also **crore**

M

MGKU Maharastra Girni Kamgar Union

mahila mandal women's organisation

mangalsutra black beaded necklace symbolic to a wedding ring

marwari a moneylender

masala preparation of spices

mullah muslim priest

N

nahini place marked out for personal washing

NSSO National Sample Survey Organisation

Nivara Hak umbrella organisation of about 20 other local organisations based in the slums, campaigning against demolition

P

pakora pieces of vegetable, chicken etc., dipped in spiced batter and deep-fried

panchayat a formalised or non-formalised village council

pau bread

PCP Petty Commodity Production

PDS Public Distribution System

purdah social segregation of women

R

RMMS Rastriya Mill Mazdoor Sangh

RSP Relative Surplus Population

S

samosa a small triangular pastry case containing spiced vegetables or meat and served fried

SEPUP Self-Employment Programme for Urban Poor

SEEUY Self-Employment scheme for Educated Youth

SEWA Self-Employed Women's Association

sewa service to others

T

tiffin metal container which consists of 3-4 stacked tins clipped together

W _____

WWF Working Women's Forum

Z _____

zopadpatti hutment

_____

CHAPTER 1

Overview

Contents

1.1 Introduction

This thesis is about women's poverty and their attempts at ensuring family survival by raising income through home-based activities. The focus is therefore on (a) home-based activities; and (b) women's ability to raise income by "working from home".

The main questions in the thesis are broadly:

- *Why do women take on income-activities which are based at home ?*
- *How do these function ?*
- *How are these shaped by social relationships both within and outside of the home ?*
- *What role do such income-activities play in ensuring family survival ?*
- *What is the best way of understanding them ?*

The thesis attempts to address these by exploring how one group of women, the khannawallis (meal makers) of Bombay, make a living.

Chapter 1 thus begins by introducing the khannawalli activity, and briefly explains how it has functioned in the past and how it functions today. This is followed by an explanation as to why the thesis chooses to look at a cooked-food activity set in India, and in particular that of the khannawalli. The final part of the chapter is about the questions and analytical themes that have helped to focus this investigation. Also included is an indication of how the thesis is structured.

1.2 The case study: Who are the khannawallis?

As Chapter 3 will illustrate, the luncheon habits of urban Indian workers and commuters are radically different from those of their counterparts in this country, for instance. For a variety of reasons, Indian workers are not satisfied with snacks or institutional foods for lunch. Thus, it is common practice to receive a home-cooked three-course lunch packed in a metal container ("tiffin") directly at the workplace everyday. In Bombay, in particular, the delivery of "tiffins" has become a fine-art, and the service provided by the "tiffinwallahs" to millions of commuters is unique in itself.

However, whilst every mill and factory in Bombay opens its gates daily to allow cart-loads of "tiffins" to be brought in for the workers' mid-day meal, no one questions where these come from or who is responsible for packing them. And when after their shifts, scores of men return to their living quarters, no one questions how they manage for their evening meals. Whilst people have a general idea that these meals are provided by a khannawalli, there appears to be no necessity to express any further interest.

In fact, the khannawallis are of little interest even to those who heavily depend on them, and my own interest in them was a constant source of surprise and irritation to many. This is well illustrated in a comment made by one textile worker:

"These are silly questions that you are asking. A khannawalli is a khannawalli! what more do you want to know?...she is someone from my village and I have been with her for a long time. she sends me "dabas" (a Marathi word for "tiffin") *everyday and I pay her for it every month...what more is there to talk about?"*

So, who are the women behind the thousands of "tiffins" that feed Bombay's massive industrial workforce? To begin with, let us understand what the word khannawalli itself means. This can be literally understood as a female person with (*"walli"*) the food ("khanna"). The meaning of "with" here is slightly ambiguous, but generally implies that the person is somehow bringing or enabling the necessary item. In common with other Hindi/Marathi word ending with *"walli"* (female) and *"wallah"* (male), the word *khannawalli* is also an occupational title implying a long-standing association between one group of people (the suppliers) and another group (who require their services).

Simply told, the story of the khannawallis begins in colonial times when Bombay began to develop rapidly as an important port and industrial base. Its labour requirements were at the time, and still are, largely met by rural migrants. This migration generally consists of two patterns: (a) total family migration for those who are landless; and (b) single male migration for those who retain ties with land. This study concentrates on the latter.

Bombay is notorious for its lack of housing, and since its very beginnings, it has not been able to provide adequate facilities for its expanding industrial workforce. The migrants have developed many systems to cope with this, and it is common to find large numbers of men (sometimes 30-40) sharing single-room tenements. The overcrowding; congestion; and lack of facilities means that these men are unable to cook for themselves.

Some of the women who joined their husbands in Bombay during its 'founding' days, saw an opportunity to earn income in this. For an agreed sum, they began to provide the men with daily meals, giving rise to the khannawalli activity: a form of income-generation which has since been passed on from mother to daughter, and one that continues to operate in a similar format up to this day. For generations, therefore, khannawallis have met their clients' needs by either packing meals for them (so that the client can consume these at their workplaces) or allowing these to be eaten in their own homes. In addition, for an extra payment, some khannawallis have also entered into boarding arrangements with their clients.

Throughout Bombay's history, the khannawallis have thus enabled scores of workers to live and work in conditions that would otherwise be unacceptable. But, then as now, the services these women provide are mostly taken for granted. As mentioned earlier, the khannawallis are of little interest to most people. Not only that, but their association with poverty (and all the factors that go with that) makes them 'undesirable' in the eyes of many. As the Annual Report of their organisation, The Annapuna Mahila Mandal (AMM) put it,

"The very term khannawalli has a derogatory meaning. It insinuates a socially ignorant woman, plying for a trade, looked down upon....Her work is not recognised. After all, what is so special about a woman cooking? Contributing to the family income? What a fancy idea! She is only feeding herself and her children. As a mother, it is her moral duty to do so..." (Annual Report (1990) p1).

This thesis looks behind this type of 'invisibility' and explores the importance of the khannawalli activity to both family survival and to thousands of workers in the 'formal' sector who rely on it.

Finally, although there are women all over Bombay who supply 'tiffins' to office workers and students, their activities (in comparison to that of the khannawallis) are often spasmodic and spread out over various locations. The khannawallis on the other hand have a history, a history that is linked closely to Bombay's development and especially its textile industry. Over a period of time, therefore, the khannawallis have become a 'permanent feature' of the textile heartlands of Bombay. It is for these reasons that this study is focused on them, and is located in areas that surround the many textile mills in the 'older' part of Bombay.

1.3 Why study an Indian food activity?

As with any project that requires a lengthy commitment, my choice of a cooked-food activity, particularly one set in India is led by a mixture of both academic and personal reasons.

Firstly, all over the world cooked-food activities in the home are associated with women. Everyday familial cooking is something that women just do, and the question of this involving any kind of skill, for instance, simply does not arise.

As Krishna Raj (1988 p9) puts it:

"Whether a PhD cooks a pot of rice or an illiterate woman does it, this is supposed not to require any special skills because women are supposed to do it".

But cooking food is a skill and a resource that many women in the Third World draw on to make income. Yet, as with the reproduction side of the activity, we know very little about the income-making side of it, i.e. how women get involved; why they get involved; and what actual income they make out of it?

Thus we are left to make assumptions: assumptions that women choose to enter these types of activities because they lack skills and know-how in other areas; or that they do not have enough working capital to take on other activities; or that they find cooked-food activities easy to enter into; and that these are attractive to women because they can combine child care with income-generation. These types of assumptions can, however, lead to misleading interpretations of both the basis of the activity, and women's need to earn income from it.

Therefore, there is a need to re-define the questions that are being asked about women's home-based activities, questions such as: are these activities really that

simple; easy; and convenient for women in poverty; and are these the real reasons why they "choose" this form of income-generation?

Furthermore, with cooked-food activities, where the demarcation between the 'familial duty' and the 'income-making' side is perhaps less clearer than with any other home-based income activity, these questions become even more challenging. It thus becomes even more important to bypass assumptions and seek alternative methods of understanding the basis of everyday operations, and the income-making ability of cooked-food activities that millions of poor women all over the world resort to.

In fact, cooked-food income-generating activities are so important to poor women, and this in itself is a sound reason for studying them. And, a detailed micro-level study of the activity can only broaden and complement our understanding of it.

Secondly, in choosing to locate the study in India, my initial interest was aroused by the recent developments in the Indian women's movement which have brought the issue of women's poverty to the forefront. In this, self-organisation has played an important role and Indian women have used novel ways to show the world that even the 'unorganisable' can be organised. Groups such as the *Self-Employed Women's Association* (SEWA); the *Working Women's Forum* (WWF); and the AMM (the khannawalli's own organisation) are exemplary models of this. A case study set in India (particularly that of the khannawallis), thus provides an ideal opportunity to explore not only how women make a living through cooking activities, but also how they might benefit through self-organisation.

Additionally, my choice of a cooked-food activity and India was also motivated by personal interests and practical points. Firstly, food is a fascinating area in itself and the everyday rituals of it tell a lot about the individuals and groups involved. It appears to me that in India, people relish taste, and that food consumption is an important part of social ritual reflecting social and power relationships. Both men and women thus talk about food constantly-although differently. Whilst men take active part in demanding food types and tastes, women are endlessly concerned in the preparations involved in the meeting of these demands. Also, Indian food-consumption habits are almost unique because of interference from caste values.

Further, my own background is one of a mix of Anglo-Indian values. I live in England but have visited India several times and, on occasions stayed there for long periods of time. Therefore, even before the project began I was familiar with many aspects of Indian values that I have been able to draw on during this study. Additionally, I have the advantage of being able to speak Hindi (and managed to pick up enough Marathi) necessary to carry out research in Bombay.

1.4 Why study the khannawallis?

This study required two separate visits to India. During the initial visit, I began to develop general idea of women's cooked-food activities in three urban centres, i.e. Delhi; Ahmedabad; and Bombay. In all three, women were involved in supplying cooked meals for a variety of groups. However, after much consideration, it was decided to focus on the khannawallis in Bombay.

The reasons for this choice initially involved a process of rejection. In both Delhi and Ahmedabad, firstly, it was difficult to locate women who supplied "tiffins". The only way I could locate them was by first finding the clients (which was the reverse of what happened with the khannawallis). And, I soon discovered that the women were so isolated; spread out; and suspicious that it would prove highly difficult to obtain a large enough sample. Secondly, it may have proved equally difficult to trace sufficient client numbers as they too were isolated and spread out between various offices and student halls. The clear links that the khannawallis have with the textile workers, simply did not exist between the suppliers and the clients in the same manner in either Delhi or Ahmedabad.

In practical terms, therefore, I was aware that it would be easier to gain entry to the khannawallis by way of the AMM and Communist Party activists who are familiar figures in the areas where the women live. Secondly, because the women are organised, I felt fairly confident about obtaining a large enough sample. Thirdly, I was also aware that it would be easier to interview client groups because they were concentrated in singular, easily identifiable work areas (such as textiles).

In academic terms, this case study held a rich potential to comment on several aspects of women's home-based income-generation. Firstly, the khannawalli activity has a clearly defined historical context which is an area that often remains hazy for women's home-based activities. This meant that the case study held the potential to comment on continuity and change within the activity.

Secondly, the activity is closely and clearly linked to industry, its development and its workers. This meant that the case study held the potential to comment on the relationship between the 'formal' and the 'informal' sector from several angles (for example, dependency; markets; changes and so on).

Thirdly, as indicated earlier, the khannawallis attempt at self-organisation is in itself an important area of discussion. Furthermore, the AMM has now been in existence for some 18 years, which is a sufficient period of time to look at how organisation has benefited women.

The case study also allows a comment on various other social relationships that influence how women make income from home-based activities. These include women's relationships with individuals and groups both within the home and outside of it. Thus, this case study was chosen because it held the potential to comment on historical; economic; and social aspects of women's "informal" income-generation.

1.5 Questions and methodology

As indicated in the introductory paragraph, this thesis investigates at least five broad questions. These have, in turn generated several more.

Thus in investigating why women take on activities based at home, it has been important to look at what opportunities exist for women outside of it; and what determines their access to these.

In considering the second question of how home-based operations function, the thesis has explored those factors which enable the operator to start and maintain the activity; along with those which are problematic.

The third broad question. that of social relationships, generates inquiry into power between men and women; between castes; and between classes. The ultimate question then is how do these power relationships affect women's income operations?

In poverty, womens' income generation plays a crucial role in ensuring family survival. But this is often not recognised or acknowledged by either the family, or the wider society. Therefore the question asked is, "how do such perceptions interfere with the activity?"

In all this the central question is, "how can women's income-operations be best analysed?". In answering this, the thesis contributes to women's studies by suggesting that for women in poverty, home-based income-generation is an essential survival strategy which requires negotiations in several directions. To view this simply as a small entrepreneurial activity (which can be helped along by singular prescriptions such as credit, for instance) can be misleading.

Research into these questions, has however caused several dilemmas. For instance, throughout the study, there is the ethical dilemma about the ability of those in privileged positions to comment on poverty; the question of "scientific neutrality" in situations which are highly emotional; the need to maintain "objectivity" in situations of empathy when women research women; dilemmas about transferring "foreign" methodologies onto situations that do not relate to them in any way; and so on.

These dilemmas have necessitated methodological reflections which are outlined in Chapter 10, and can be better understood once the reader has become fully aware of the story and the specificity of the situation it is set in. It was therefore decided to locate this discussion towards the end, rather than the beginning of the thesis.

For the moment, therefore, I will just say that this research was carried out in two field trips of 3 and 5 months respectively. During this time, I initially carried out interviews with (a) the individual Khannawallis and 2 groups of 10-12 women; and (b) 50 clients, both individuals and groups. Out of these, some individuals were selected for extensive study (see Chapter 10 for selection procedure), and certain accounts were chosen to compile case histories (for instance, Appendix A and B). The "questionnaires" for both the Khannawallis and the clients are included (Appendix C and D). However please refer to Chapter 10 to appreciate how these were used.

Like any other study, this study also required information to be gathered from several other sources. This included formal interviews with those such as local leaders; credit agencies; and so on (again detailed in Chapter 10). Additionally, information was gathered informally from others such as street-food vendors (Chapter 3)

1.6 Thesis Structure

The case study is analysed at at least three levels. The first concentrates on 'informal' sector income-generation and its economic relationships to suppliers; consumers; and overall markets.

The second considers how gender relations (both within and outside of the home) influence women's ability to generate income.

And, at the third level, it is argued that group membership can be a starting point in developing an understanding of why some individuals fare better than others.

Chapters 2; 3; & 4 contextualise the case study. **Chapters 5; 6; 7; & 8** detail empirical findings. Chapter 9 reports the conclusions and **Chapter 10** discusses the methodological approach.

Chapter 2, in seeking a theoretical framework, looks at current literature and argues that a feminist analysis (particularly one that allows income-generation to be viewed as an aspect of total individual survival strategies) is the most useful framework in which to set the khannawalli activity.

Chapter 3 attempts to place the khannawalli activity within the context of a total ('formal' as well as 'informal') market for cooked-food activities. It is shown how Indian cooked-food requirements are highly complex and are often met more efficiently by the 'informal' sector (which is generally ignored by policy makers) rather than a 'formal' sector (which has recently received much attention).

Chapter 4 provides a historical context within which the khannawalli activity originated, and links it closely to Bombay's early industrial development and single-male migration.

Chapter 5 tries to understand why women 'choose' the khannawalli activity as a form of income-generation. It is argued that this may be because other opportunities are closed to them. Thus, whilst there is often an urgent need for women to contribute to family income, their chances of doing so remain confined to very narrow limits. Class and patriarchal subordination at all levels ensures that men and women (in both the 'formal' as well as 'informal' sector) do not have equal chances of making income. The result is that women are invariably concentrated in income-making projects that are the least lucrative.

Chapter 6 shows that in contradiction to assumptions that women opt for cooked-food activities because they provide an 'easy entry', entry to the khannawalli activity is in fact quite difficult. Who takes up this form of income-generation; how they operate it; and whether they can continue with it depends heavily on their access and command (both as members of a group and as individuals) over resources and opportunities.

Chapter 7 continues to use the concepts of access and command to consider why some individuals are able to show a higher income than others, even if their operation has many similarities.

Chapter 8 makes a general comment on how the future of the khannawalli activity can be perceived. Here, it takes into account two major external events that have heavily influenced the shape of the activity as it is today. These are the textile strike which has had detrimental effects on the activity; and a move towards self-organisation which has led to a positive, structured approach in counteracting negative changes.

Chapter 9 concludes by arguing that this case study provides an insight into the dynamics of women's home-based income-generation, insights which take into account historical; economic; and social settings and which may be useful in developing an understanding of how women in poverty survive.

Chapter 10, finally discusses the methodology used and argues that "doing research" in Third world setting requires special considerations. It also suggests that empathy with the "research subject" has positive benefits for women's research.

CHAPTER 2

Literature review and theoretical framework

Contents

2.1 Introduction

This study explores women's attempts at home-based income generation and how this enables families to survive. Such a large question necessarily requires a consideration of several issues, but particularly those which relate to women; poverty; and economic activities.

This chapter thus begins by reviewing literature which focuses on theoretical and conceptual developments in these areas, particularly those which relate to the Indian setting. It is argued that a discourse on urban poverty, and economic activities therein, has been gender-blind for a long time. However an increasing awareness of gender, particularly in India has led to the re-evaluation of what is essentially regarded as a 'western' discourse. And it is crucial to understand the political meanings of this re-evaluation when studying an Indian situation.

Secondly, the chapter attempts to seek theoretical frameworks that will best explain the dynamics of the Khannawalli activity, particularly that which pertain to women's place in the labour market and the relationship of 'formal' sector workers to 'informal' sector suppliers. But a feminist framework is able to add much more to this analysis through its ability to look at (a) the complexities of social relationships within the household and within the wider society; and (b) how this affects women's income-generation. The chapter concludes that a feminist analysis, particularly that which places poverty livelihoods within a framework of survival systems, offers the best method of understanding the Khannawalli activity.

2.2 Women's economic activities and the 'informal' sector in India

After years of neglect there is, at present, a richly developing discourse on women's participation in urban economic activities and their over representation in the 'informal' sector. This is clearly also the case in India, where there is an increasing amount of literature and theoretical debate on women's income-generation particularly in the 'informal' sector.

Arguably, the push for this development has come from the women's movement and is therefore very much political. Thus, a chief characteristic of this new gender-focused discourse is that it is closely linked with ideas of social action and policy re-orientation. And, one of the most interesting (but also confusing) aspects of the discourse is that whilst it draws heavily on what are referred to as "western models and theory", it at the same time challenges these.

An understanding of the Indian discourse on women and the 'informal', can thus only arise (a) by tracing the evolution of 'western' literature and its theoretical interpretations; and (b) by looking at how these have been utilised in Indian literature.

As a starting point in this, I will consider some theoretical interpretations on the functioning of the Third World urban economies.

2.2.1 Urbanisation; poverty; and the dualism phenomenon

Interest in urban economic activities can be traced back to colonial times. As Lewin (1985 p106) points out, the need for colonial governments to confront labour shortages, sparked off measurements in several areas such as labour availability; labour productivity; and labour movement. A post-colonial era, however, brought up questions of an altogether different nature. As rural out-migration increased, Third World cities generally experienced a rapid growth, and in some cases (such as Bombay, Chapter 4) the growth rate was phenomenal. Rapid urbanisation meant that the cities were not able to absorb the large numbers (of rural migrants plus natural population) within the industrialisation process. This resulted in large scale unemployment and poverty, together with associated social problems such as lack of housing and basic facilities (see Chapter 4.5 for details).

Ever since the mid-fifties, therefore, developmental debates have been concerned with problems connected with rapid urbanisation and poverty in developing countries. In searching for explanations economists began to look at relationships between the ready supply of agrarian migrants and the functioning of urban economies. Lewis (1954) and later Fei and Ranis (1964) thus begin by looking at unemployment[1] within poor ("traditional") agrarian economies. Lewis argues that whilst currently the city draws on an unlimited supply of labour (at a constant wage rate), eventually as the "modern" sector expands (through re-investment of profit), it will develop the ability to absorb surplus labour. The size of migration will then reflect the demand for labour.

But rural out-migration did not decrease and continued to add to urban unemployment. Another direction, then, was to consider why people left the countryside to migrate to the cities, even if the city offered low wages (or perhaps none). Thus studies shifted from looking at the urban "pull" factors to the rural "push" factors. Todaro (1969) (and Harris and Todaro (1969)) argued that even if the city did not hold a promise immediately, the possibility of "life-time earnings" and "potential incomes" were strong motivating forces for would be immigrants. New arrivals wait for employment, but until this happens they self-finance themselves by various activities. Bairoch (1973) also looked at rural "push" and argued that it was necessary to stimulate rural growth if the rural-urban shift was to be contained (a view that sharply contrasted to Boeke's (1961) much criticised segmented approach, which regarded the differences between a (stagnant) agricultural sector and a (dynamic) urban sector as being fundamental and permanent (cited from Breman (1985 p44)).

At the same time, since the Second World War, developmental planning was dominated by the "accelerated growth" model based on the idea that the benefits of overall national growth would eventually be "trickled down" to the poor. By mid-60's it was becoming clear that an increase in GNP did not result in either a redistribution of

[1] To this, Lewin (1985) adds that there is widespread unemployment in agricultural economies, but this is disguised because unemployment is buffered by farming family structures.

income, or in solving the unemployment problem. The extent of the problem was so huge that in 1964 it became the subject of an international debate. And following a move from developmental strategies aimed at growth, the ILO began to focus on employment[2] and urged governments to adopt "active full-employment policies". This was complemented by the ILO's World Employment Programme (launched in 1969) designed to devise "employment oriented strategies". (The material in this paragraph relies on Moser (1978) p1042 and the phrases in quotation marks are also those used by her).

In 1971, however, Hart suggested that during his fieldwork in Ghana, he had come across large numbers of people who were attempting to make a livelihood within the 'informal' sector of the economy (in particular those who could not find employment in the 'formal' sector). Was there then not a case for questioning attitudes that have considered this sector to be unproductive and constituting of surplus labour?

Hart's two sectoral approach and the idea of a benign 'informal' sector was treated as novel and innovative, although critics were quick to point out that the dualistic approach was nothing new.[3] Bromley (1978 p1035) even argues that perhaps the importance of Hart's work lay in the "marketing" (and not the novelty) of the ideas.[4] The result, however, was that there was a dramatic shift from earlier policies based on Bairoch's (1973) model which focused on rural development. The emphasis now shifted rapidly to the urban 'informal' sector. Within months, ILO commissioned city studies (meant to complement the country studies mentioned in Footnote 2) in Sao Paulo; Djakarta; Bogota; Calcutta; and Abidjan. (For a critique of these studies see Moser (1978) p1033- 39.) The ILO also produced codes and attributes in order to allow academics and aid agencies to draw distinction between the two sectors. Although numerous studies have listed this classification, it is nevertheless worth repeating, if only to show how simplistic this is (see next page).

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[2] This shift is influenced by the reports of the country studies set up (by the ILO) in order to find out the causes of urban poverty. These include Kenya (1970); Columbia (1971); Sri Lanka (1972); and Phillipines (1976). These studies identified "the main problem as employment rather than unemployment. By this we mean that in addition to the people who are not earning incomes at all, there is another...group of people whom we shall call "the working poor" (The Kenya Mission Report cited in Moser (1978) p1044)

[3] Bromley (ibid p1035) argues that the terms "formal" and "informal" were already used in anthropological circles in 1960, and carried meanings anagolous to those used in development studies in the early 1970s. Also, Wallace (1973) and Weeks (1973) had already utilised these concepts, and Oliveria had provided a critique of dualism in 1972. To this, Breman (1985) adds that the "formal/informal" dualism is simply a "new variant on an old theme" because economists such as Lewis and Fei and Ranis were already using dualistic distinctions to describe the rural and the urban economies

[4] Bromley is referring to Hart's 1971 presentation of "Informal Income Opportunities and Urban Employment in Ghana" at a conference organised by the Institute of Development Studies, at Sussex. There were many distinguished participants which included ILO representatives. This paper was later published in 1973.

Despite it's crudeness, ILO's adaptation of the dualistic approach gave it an official seal of approval.[5] However, the simplicity of this approach was bound to generate criticism.

	INFORMAL	FORMAL
1	Ease of entry	Entry is difficult
2	Reliance on indigenous sources	Dependence on imports
3	Family ownership of enterprises	Corporate property
4	Small scale of operation	Large scale
5	Labour intensive and adapted technology	Capital intensive and imported technology
6	Skills acquired outside of formal school system	Skills often acquired abroad
7	Unregulated and competitive	Markets protected by markets tariffs, import and exchange licences

Bromley (1978 p 1034) perhaps sums up the general trend of earlier criticisms in the following nine points: (i) by citing economic participation within two extreme, opposing categories, the dualist concepts ignore the overall continuum and connecting processes in between the categories; (ii) there is little guidance to any analytical procedure and criteria used in order to determine classification; (iii) implicit in dualistic arguments is the notion that the two sectors operate independently of each other, whereas in reality they continuously interact; (iv) an homogenous approach to the 'informal' sector leads to single policy prescriptions in what is, in reality, a very diverse situation; (v) there is a strong emphasis on urban, rather than rural situations; (vi) a two sector approach ignores other sectors such as the state sector, the executive/professional sector, and so on; (vii) the overestimation of the governments positive role in alleviating poverty ignores competition and the complex subordinate relationship both between and within small and large scale enterprises; (viii) there is no clear separation of 'informal' activities, enterprises, households, neighbourhoods, people, and so on; and (ix) the implicit link between the "urban informal sector" and the "urban poor" ignores the huge numbers of low paid and poor "formal "sector workers.

What constitutes the informal sector is also not clear. Heyzer (1981 p3) points out that because this concept has been applied to a number of diverse empirical situations, common interpretation and agreement of what is meant by the informal sector has not been arrived at. For instance, Hart (1973) differentiates between wage and self employment; the ILO Kenya report (1972) and Bienefield (1975) use the 'informal' sector

[5] It is argued that ILO's ready acceptance of the dualistic approach is because this is convenient and fits in with the "liberal neo-classical evolutionary" ideology prominent in development debates at the time (Bromley 1978); that a labour- intensive informal sector reduces demands on capital and foreign exchange; social structure changes; etc (Tokman 1978); and therefore allows the ILO to "assist the poor without hurting the rich" (Worsley 1984)

to distinguish small and large-scale enterprises; and Majumdar (1975) links it to "unprotected" labour markets. Other studies such as Harris (1978), whilst utilising different terminology ("organised" and "unorganised" sectors) basically adapt ILO distinctions between the two sectors. Even today there is no clear consensus on what constitutes the informal sector, but the concept continues to be utilised in several studies. This is because the concept, nevertheless, allows a description of elements within Third World urban economies.

(As discussed in the next section), the biggest challenge has come from the Marxist "school" which argues that a dualist approach and the concept of the 'informal' lack explanatory powers. A dualistic approach does not explain the historical or continuing connections (and complexities) between the two sectors, and because of that, strategies directed towards (a benign) 'informal' sector are short-term solutions to long-term questions of urban poverty and unemployment.

Despite all its criticism, however, Hart's work is highly significant for development studies because (a) it gave prominence to the idea of an 'informal' sector; and (b) motivated criticism which has initiated a sophisticated debate and generated much information about those who strive to make a living in urban economies.

2.2.2 From description to explanation: a Marxist challenge

In explaining urban poverty and unemployment, Marxists have regarded the liberal view of a benign 'informal' sector (implying a static, independent, relationship between two polarised sectors) as misleading (Breman (1985); Davies R (1979); Lewis (1985); MacEwan Scott (1979)). This is because such an analysis disregards the direct and indirect subordination mechanisms involved in capitalist production processes. Marxist discourse has thus centred on the fundamental argument that the articulation of Third World economies needs to be understood within a wider framework of pre-capitalist and existing (global) capitalist relations of production; extraction; and surplus appropriation.

One strand of the Marxist discourse is the "marginality" debates which were pioneered by Nun (1969) when he suggested that in Third world economies, surplus labour is not necessarily "an industrial reserve army of labour" (in direct competition with those employed in industry, and thus exercising a downward pressure on wages and conditions). Instead he sees surplus population as a relative concept which has to be compared for its functional value to the economy. Thus, when there is a growing labour force, the relative surplus population (RSP) benefits both employers and employees; when the resources have reached their final limit and cannot support more people, then RSP is "dysfunctional"; and when population is so excessive that it has little effect on the functioning of the system it is, what Nun calls, "afunctional".

Nun links the idea of functionality to the rise of capital intensive industries in the Third World countries. He suggests that these essentially draw on a highly skilled workforce and because the RSP lack skills, it simply does not have the ability to compete. Thus the RSP cannot threaten the secure wages and livelihoods of core groups of workers. The RSP therefore does not constitute the industrial working class, and does not have the ability to act as an industrial "reserve" army. It is, in fact, "afunctional" to the

dominant economy and remains on the peripheral margins of the system. (Worsley (1984) provides a comprehensive summary of Nun's ideas).

Later, Quinjano (1974) develops on Nun's argument by suggesting that RSP eventually becomes a permanent feature in Third World economies. By looking at the inability of Peru's "traditional" sector (composed of home based artisans and producers) to compete with the speed and efficiency of capitalist intensive industrialisation, Quinjano argues that as the number of displaced workers increases, their subordinate relationship with a mainstream capitalist economy is inevitable. In this ever growing, increasingly polarised relationship the ability of the "marginal pole" to generate adequate income or to accumulate capital is virtually impossible. Thus the relationship between capital and displaced workers changes focus. The "marginal pole's" inability to show greater surplus value allows capital to disregard them as producers, but they are nevertheless required as consumers of goods produced in the dominant sector.

Like Nun, Quinjano thus considers the "marginal pole" as being "afunctional", in that it does not pose a direct threat to capital or its skilled workforce (even if there is some depressing effect on wages). And as far as production and markets are concerned, large scale manufacturing is able to gain better access to resources (such as raw materials and machinery) and is better placed to capture markets for final products. "Marginal" products will thus only be able to capture those niches that are too small for economies of scale (a prime consideration to the larger firms).

Whilst "marginality" allows (a) an insight into some elements of the relationship between the RSP and the dominant production systems, and (b) provides a way of looking at how the RSP may become a permanent feature in Third World economies, the thesis has nevertheless attracted much criticism from other Marxists. For instance, Gerry (1978) argues that the concept of marginality is essentially descriptive and "implying a state of exclusion for numbers of people" (p1148), an exclusion that does not account for either changes, transformations or differentials between groups of people.[6]

For this school of Marxists, it then becomes important to look at differentiation in work and modes of income generation in order to investigate how these relate to social and technical relations of production and individual workers therein. Thus Bromley (1979) differentiates between differing categories of overlapping transitional classifications of "casual work"; Birbeck (1979) and Mies (1980) consider complex economic linkages, whether these are at the national level (e.g. with Birbeck's garbage pickers) or at an international level (e.g. with Mies' lace outworkers). This type of analysis, therefore, takes into account "the relationship between the different elements of the whole ensemble" (Moser (1978) p1055); and requires a framework which focuses on the social relations of production, and moves away from the "excessive individualisation" of concepts such as "self-employment" that do not indicate the self employed person's relationship either to other producers or the market (MacEwan Scott (1979)).

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[6] Gerry (ibid.) argues that devoid of a class analysis, marginality cannot explain the process of proletarianisation that occurs in transition towards a capitalist mode of production. The marginality thesis does not create sufficient analytical tools for an examination of either the processes of differentiation into more clearly-defined classes or the differentiation within and between constituent fractions of classes-in-formation

A framework that can allow such an analysis is found within:

"an elaboration of Marx's theory of different modes of production and their mutual articulation...(because)...Marx's concern was with the capitalist mode of production and only superficially characterised pre-capitalist modes and transitional forms which emerge during the passage from one mode to another"

(Moser (1978) p1056-7).

And, Bienefield (1975) cited in Moser (ibid) suggests that such an analysis:

"entails the identification of different modes of production in the Marxist sense, and concerns itself with the articulation of these modes of production....in which various modes adapt to each other, each becoming dependent on the other and each losing its identity and independence to some degree."

With its roots in this theory, the focus of analysis of Third World urban economies shifts from "self-employment" to "enterprise" which is the starting point for production, where capital and labour come together in interacting relationships between themselves; other producers; other enterprises; and the market (MacEwan Scott (1979)). Moser argues that small scale enterprises of the type found in the 'informal' sector fit into the category of "petty commodity production (PCP)" where the:

"enterprises which constitute the petty commodity sector are articulated as part of the capitalist mode of production with its development controlled by, and linked to the capitalist mode"

(Moser (1978) p1057).

Thus, posited somewhere between the evolutionary processes which lead to capitalist modes of production, PCP remains a subordinate mode which undergoes a number of transformations before it is ultimately driven out by degrees. In this process, PCP is shaped and controlled by the needs of the dominant mode of production, and is thus in a relationship of subordination to it.

A number of mechanisms operate to subordinate petty commodity producers both directly and indirectly. There is, for instance, the argument that dominant (global) capital subordinates and exploits Third World economies (through the control of raw supplies; prices; trading terms; market opportunities; foreign exchange values; and so forth (Frank (1969); Wallerstein (1969)). Nevertheless indirect dependency created by global economic factors has direct repercussions at a local level. Tokman (1978), for instance, uses the examples of vehicle repairmen and metal workers (who rely on the 'formal' sector for supplies of iron and steel); and shoe repairers and sandal makers (who rely on the same for discarded and recycled materials). The supply of raw materials in both cases is restricted by virtual monopolies exercised by local and foreign firms.

Other indirect methods of subordination arise out of government/state regulations and policies which leave out those involved in petty commodity activities in the 'informal' sector. Chapter 3, for instance, shows how the Indian Government is committed to providing a massive input into the 'formal' sector of the food processing industry, and yet it leaves out those thousands in the 'informal' sector who provide crucial food

services to the poor. Chapter 6 also shows that regulations concerning ration cards and state control of food distribution can undermine the income-generating capacity of those in the 'informal' sector (see Bhatt (1989 p1063) on the struggles of women vegetable vendors to obtain municipal licences, for instance).

In another argument Gerry (1978) shows how petty commodity producers are drawn into the process of proletarianisation through mechanisms such as sub-contracting and outwork. In this process the social costs are transferred to the worker whilst capital can minimise on costs and bypass legislative guidelines (such as health and safety regulations). Also workers become dependent on firms or middlemen who supply the work; remain unskilled because their knowledge only extends to a part of the product (or only one particular product); and they exercise a downward trend on wages of those in stable employment because there is always a willing supply of people to take on the type of work.

Also, the 'informal' sector is able to provide cheaper goods and services because of low-level capital investment and high-levels of labour input (Bose (1978); King (1974)). As this case study will show this means that low-paid workers can gain access to goods and services they cannot otherwise afford. The 'informal' sector then subsidises the 'formal' sector, which allows capital to pay inadequate wages to its workers.

Marxist debates also suggest that there are mechanisms of subordination which are exercised through the use of dominant, powerful ideologies which individuals internalise. Lewin (1985 p102) thus argues that:

"the market economy; modernism; progress; ....and their somewhat cruder manifestations such as Levi jeans; transistor radios...enable unequivocal and acquiescent identification of the system per se".

For Marxists the future of PCP thus remains within its subordinate and dependent relationship to dominant capital. And, as Gerry (1980) and Tokman (1978) argue, even if individual entrepreneurs are able to accumulate enough and gradually shift from being a "petty producer" to becoming a "petty capitalist" this will only be in the short term. In the long term various aspects of economic; social; cultural; and ideological relations mean they will usually lose out to larger firms.

The Marxist "conclusion" to the 'informal' economy is well summarised by Moser (1978 p1056):

"micro-level policies are at best "tinkering", and short of fundamental restructuring of international and national relationships nothing can be done"

2.3 Re-structuring debate: challenges from the Indian women's movement

Early India based studies are in one way or another principally concerned with the measurement of employment. The size of the 'informal' sector; and the linkages between the 'formal' and the 'informal'. Issues of identification and demarcation of the

two sectors are then an important concern in these studies. For instance Joshi and Joshi (1976) and Deshpande (1979) adopt the "25 or more employees" criteria; Majumdar (1980) "ten or more"; and Breman (1977) attempts to differentiate between individuals and groups within the 'informal' sector. By comparing survey findings with available data (such as census figures) on employment, each study 'guesstimates' the size of the 'informal' sector in relation to employment (between 47 and 49 % for Joshi and Joshi; 39 and 51% for Deshpande; between 53-61% for Majumdar; and up to 75% for Breman).[7]

The studies also generate the idea of two-tier markets and economies, where the poor produce cheaper goods especially for other poor (Bose (1978)); where the unequal relationship between the two sectors means that the 'informal' sector is exploited for its surplus labour by the 'formal' sector (ibid); and where, despite the fact that the 'informal' is large and allows millions to make a living , its growth is ultimately dependent on the prospects of the 'formal' sector (Popola (1976)).

These studies are set within the prevalent ideas at the time. But as discussed in the preceding section, whilst a central concern of these debates (particularly for Marxists) is power relationships, the debate itself was devoid of one very important angle, that of gender.

As Kalpagam (1986 p59) and (1987) points out, in India (as elsewhere) gender had simply not been incorporated as an analytical category within mainstream economic analysis. A turning point in India, at least, came when (in comparison to the 1961 figures,) the 1971 census figures showed an excessive drop in the Labour Force Participation Rate, particularly for women. This stimulated an immediate response from economists who sought explanations (a) within the differing usage of classification categories in the two censuses and (b) macro- level structural changes within the economy. Kalpagam (1978) places the works of economists such as Ashok Mitra; J Sinha and J Krishnamurty within this group.

The startling nature of this evidence obliged the Government to act, and it responded by appointing a committee to investigate "the measures which enable women to play their full role in building up the nation" (introduction, Status of Women in India Report (1975): synopsis of "Towards Equality"). The committee published its findings in 1974 ("Towards Equality") and whilst it confirmed that unemployment amongst women was increasing, it also suggested that :

"our investigation showed that the census categories are not really useful for a proper assessment of the nature and extent of women's economic participation in the economy or of their problems and disabilities"...and that .."the status of women workers is obvious from the fact that 94% of them are found in the unorganised sector, leaving only 6% in the organised sector..." (ibid p 62/63).

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[7] Except for a separate Joshi H (1976) report, these studies do not really focus on women's employment.

Thus the committee argued that (in an Indian inegalitarian society),

"our constitution stresses the urgent need for promoting the educational and economic interests of weaker sections of the people: and as women are handicapped by social customs and traditions, they need special attention to play their full and proper role in the national life" (ibid p116).

The "Towards Equality" Report had a dramatic impact on both academics and policy makers. What the report did was (a) it challenged existing methodology and qualitative evaluation of women's work; and (b) questioned why women did not receive equal treatment within employment (and wider society); and (c) in taking a closer look at women's poverty and subordinate status in society, argued that development policies should take special note of women, especially the majority in the unorganised sector. The findings of the report initiated at least two immediate responses which include a concern with the definition of "work" (particularly as utilised in the census) and a growing concern to find out more about "women in the 'informal' sector".

But before I can fully consider what changes were brought about as a result and how these influenced feminist debate in India I need to digress slightly and look to parallel debates elsewhere. This is because the report's findings have to be contextualised within a growing international concern about the "missing gender paradigm" within developmental and other socio-economic debates. I have little doubt that the committee (composed mainly of well known women academics) itself was not beyond the influence of a feminist debate which was rapidly emerging in the west.

2.3.1 Questions that women ask: towards a feminist paradigm

Feminist literature is now so wide that it is important to only pick out those strands which are of direct relevance to the understanding of the khannawalli activity. Thus I focus on literature which highlights issues of (a) class and patriarchal dimensions of women's subordination; (b) women's unpaid and paid work; and (c) women in poverty and development.

Early feminists were very much concerned with a general identification of areas where women's subordination takes place. Examples are Oakley (1974) who draws a distinction between the "domestic sphere" and the "workplace"; Deem (1978) and Davies (1979) who look at gender roles and gender stereotypes; Millett (1969) who discusses women's subordination in sexuality; Firestone (1970) who argues that women's subordination arises out of biological difference within which patriarchal influences dominate women's lives. Out of these, there are three pioneering works which have led to an enormous debate and opened up several further areas of enquiry and are directly relevant to this study. These are Beechey (1977); Hartmann (1979); and Boserup (1970).

Beechey (1977) placed women's subordination within the Marxist "reserve army" thesis and argued (a) that women act as a floating reserve (temporary industrial force constantly looking for work). This is particularly so with married women, who are "compelled to accept movement into and out of work at different periods of their life cycle" (ibid. p191); (b) that their subordination is located in the historical separation of

the family and capitalist mode of production; and (c) that prevailing ideological assumptions that women's income is secondary undermines their earning potential.[8]

Hartmann (1979), however, challenges the basis of the analysis itself. In examining Engel's (1884) view that within a state of pure capitalism women will gain access to "free" markets and eventually the family as an institution will be destroyed, Hartmann argues:

"if the theoretical tendency of pure capitalism would have been to eradicate all arbitrary differences of status among the labourers; to make all labour equal in the marketplace; why are women still in the inferior position to men in the labour market? (ibid.)

For Hartmann the answer lies in patriarchy, embodied in that set of social relations:

"which has a material base in hierarchical relations between men, and solidarity among them, which enable them to control women" (ibid. p232).

Labour market segregation is, then, based on the universal dominance of men in almost all known societies, whatever the specific mode of production.

Thus what was quickly becoming clear was that the Marxist model has considerable difficulty in explaining all aspects of women's subordination. For instance, women argued that the capitalist mode of production is primarily concerned with public sphere activities(usually male domains) because these are seen as creating surplus value through commodity production and exchange. Did this mean that women who carry out activities within the private/domestic sphere are not creating surplus value simply because there is no exchange involved? Questions such as these necessarily generated further analysis of relationships between women's production; biological reproduction; the capitalist economy; and issues of "what is surplus value?".

Answers called for some re-definitions. Gardiner (1979) and Ryan (1979), for instance, argue that reproduction is more than just giving birth to children and ensuring a future generation. It is also about creating conditions which enable the labour force to participate in the production sphere. This involves the daily clothing; feeding; and health care of the worker who is then capable of reproducing labour power.

Arising out of "reproduction" is the question of what actually constitutes "female work", and whether this work generates surplus value. Comments have come from a number of different directions. Galbraith (1973) regards housework as "the labour of women to facilitate consumption". Himmelweit and Mohun (1977) also see domestic work as linked with consumption rather than production because ultimately domestic work has to do with "production of use values for immediate consumption outside of any direct relation to capital". Ryan (1979 p169) on the other hand focuses on

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[8] (a) See also Beechey (1978); (b) For a critique of Beechey's earlier work see Anthias (1980) and Redclift (1988). Both critics argue that Beechey places her analysis within an ideal model of the family roles, and does not take into account the changing form or relationships of the family either internally or with the capitalist mode of production. An analysis of women's employment needs to be placed within a social and political framework

production and questions whether housewives [9] are "directly" linked to capital through domestic work and the creation of surplus value therein. If so, they too can be considered as part of the revolutionary proletariat and can make "a contribution to the class struggle". In contrast Seccombe (1979) concentrates on the "indirect" value that domestic work creates. Following on from Marx's (1947 p 32-42) argument that wages which appear to be a payment for labour, are in fact a payment for labour power (involved in both reproduction and production), Seccombe argues that a part of the wage specifically reflects the value created by domestic labour.

The third major area of feminist discourse relevant to this study is the pioneering of the "women and development" debate by Boserup (1970). By drawing a correlation between variables such as population density and land access, and by comparing these to "female" farming systems (such as African methods of shifting agriculture) and "male" systems (such as plough cultivation in Asia), Boserup shows a relationship between such systems and the differing forms of women's subordination. She further traces women's subordination within colonial ideologies which regard men as the proper cultivators. Policies which are based on this type of European idea in effect undermine women's access to land.

Boserup also opens up a new area of discussion by looking at co-relations between the difference in the sexual division of labour in farming systems, and women's participation in non- agricultural activities. She shows that if women are closely involved with farming (as in Africa), it is the man who will migrate or enter urban labour markets. If however women's participation in agriculture is lower (as in Latin America), the migration will be predominantly female.

Boserup has since received much criticism[10], but there is nevertheless a general agreement that her work gave a new perspective to the meaning of development. Mies (1986 p118) points out how Boserup's work was corroborated by reports produced for a UN World Conference on Women (Mexico 1975), which confirmed the deteriorating status of Third World (and even First World) women in all spheres. As a consequence the World Plan of Action demanded that women should be "integrated" into development.[11]

Since then feminist work in these areas has progressed rapidly and the arguments have become increasingly complex. For instance, on the basis of ideas developed from Harris and Young (1981), Redclift (1988 p442), argues that the concept of reproduction has proved elusive. She argues that whilst Harris and Young take a non-

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[9] Earlier works (Ryan (1979); Gardiner (1979)) have often used the words "housewife" and "women" interchangeably. The inherent assumption is that the "housewife" is a married woman and therefore her expected contribution is somehow secondary.

[10] Beneria and Sen (1988) gives a comprehensive account and critique of Boserup's work. Their criticisms focus on three main points: (i) that Boserup's work is essentially empirical and descriptive and lacks a defined theoretical framework; (ii) that she takes as a given what is in fact a unique model of development, specifically characterising capitalist economies; and (iii) that despite her concern about women, she remains primarily an economist and locates her work within the sphere of production (and not reproduction).

[11] Mies (bid) asks cynically whether an addition of a chapter on women and development programmes indicated a genuine change of heart, or whether myopic vision of male planners restricted their ability to see that women were already integrated into any developmental strategy through their unpaid; low-paid; and invisible production and reproduction.

unitary approach[12] to reproduction, they nevertheless see reproduction as "the field where women's positioning is defined", and aspects of connections between women and reproduction are drawn out in all areas. Anthias and Yuval-Davies (1983 p69) in an extension of this argument point out that reproduction is not an homogenous process, but is shaped by its historical and social context which contains contradiction and conflict. They illustrate this argument by considering how biological reproduction is controlled by the needs of the state: national: and ethnic collective concerns.[13]

Delphy (1984) continues to place gender subordination as a part/result of the capitalist system: whilst others continue with their analysis of the relationship between the domestic and the capitalist economy. Beneria (1981) and (1982) reflects on the difference and disadvantages between an orthodox economic approach (which applies conventional micro-economic analysis to the domestic setting, e.g. time-allocation studies and fertility analysis), and the Marxist and feminist analysis (that centres on the economic role and subordination of women within and outside of the domestic sphere).[14]

Based on empirical evidence from a subsistence economy of a Senegalese village, Mackintosh (1988) argues that "domestic work" has differing meanings and values in different societies. One of the most important determinants of domestic labour is the technical conditions of domestic production and reproduction which have a great effect on the amount of time and labour requirement for each task. In the village she studied the household is so dependent on women's domestic tasks (which include agriculture), that Mackintosh concludes that without a woman in good health and strength a household cannot survive. Thus she calls for reconstruction of the concept of "domestic work", one which will take into account specific societal and cultural aspects.[15]

There is then the literature (Redclift (1988)) that conceptualises domestic work as part of :

"production and reproduction which are a unity ...(although)...an often contradictory rather than a functional kind. They are neither independent, determined, nor determine in any simple way. None is an explanation of one necessarily found in the other: rather the interaction shapes the form of the whole at any given time" (ibid. p444).

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[12] Harris and Young (ibid.) suggest that the analysis of reproduction should not take a unitary approach and treat women as a universal category. Instead the analysis should concentrate on the differing, often conflicting, class, material, social and ideological backgrounds of women in order to understand social and biological reproduction.

[13] The authors quote Palestine as an example, where women's biological reproduction is controlled by a political strategy whereby children are looked on as future liberation fighters:"the Israelis beat us at the borders and we beat them in the bedroom". In contrast, there are numerous examples where unsafe contraception (such as Depo-Provera) has been tested out on specific groups, mainly poor and black women.

[14] Beneria argues that the difference between the two approaches is politically significant because conventional analysis takes the "economic system as a given and tend to describe changes taking place within it, whilst the second approach asks political questions more directly, does not take the economy as a given, and focuses on the role within the system" (1982 p130).

[15] Mackintosh suggests that perhaps too much effort has been spend in trying to discuss domestic work for its surplus value. Theoretically, the inability of household labour to enter into the market leaves it incomparable to wage labour. These debates thus argue themselves into a "cul-de-sac".

And, Beneria and Roldan (1987) suggest that whilst the interconnected and mutually reinforcing conception of patriarchy and capital is beneficial, it is difficult to study the interplay without falling into dualist analysis. The objective of feminist and social scientists is to:

"capture the dynamics of the totality without losing sight of different segments...we need to go a step further: reality presents itself not so much as a "marriage in conflict" of two separate and semi-autonomous systems" but as a product with traits inherited from both the systems" (p10).

To this, Redclift adds that the "concrete manifestation of capitalism and patriarchy gave rise to diverse outcomes", and that rather than drawing generalisations, gender relationships should be located within a historical context. The subordinate role of women in Third World labour markets cannot, therefore, be compared in a straight forward manner with either the present or pre-capitalist systems in western countries.

Finally, as far as "women and development" is concerned, there has been an immense amount of work done recently. There are, for instance, the so-called international studies which focus on global accumulation and changes in women's employment patterns. These include women in multinational assembly operations (Lim (1983)); world-market factories (Elson and Pearson (1981)); selection of labour (Pearson (1988)); world market linkages (Hossain (1986); Mies (1982); Standing (1985)); and multinationals and dependencies (Bolles (1983)).

And, there is an increasing amount of literature which deals with the many and varied aspects of development. The question of whether women are integrated in the whole process or still remain on the periphery continues to be a central concern. Beneria and Sen (1982), for instance, argue that current developmental policies still mainly view women as a means of realising programmes such as population control; food production; and so on. At an official level, there is little genuine concern about women's subordinate position. Women, therefore, act as a legitimate excuse for various policies, which seem to be accepted as soon as there is an *"add women and stir formula"* (in personal conversation with Dr Mira Savara).

Beneria and Sen (ibid.) thus conclude that if development is to be at all meaningful to women, there is an urgent need for:

"analytical recognition of the concepts of reproduction and accumulation, but also the practical counterpart of this recognition and struggle of women against the inter-related problems of the class exploitation and gender subordination".

"Women and development" debates, have over a period of time, generated an enormous amount of literature into closely linked strands of poverty; income-generation; credit facilitation; and so on. I aim to highlight this in the next section and show how these relate to the Indian experience.

2.3.2 Indian women define their own work

Following the publication of "Towards Equality" report, research into women's issues was given a boost (mainly in the form of funding) by both Indian and foreign agencies. Support came from the Indian Council of Social Science Research (ICSSR); the University Grant's Commission; and the Ford Foundation (see Kalpagam (1986 p61); Mies (1986 p9)). In addition, women's studies were legitimised with the setting up of specialist women's centres e.g. The Centre for Women's Studies and The National Association of Women's Studies at Delhi; at the SNDT Women's University, Bombay (and throughout universities in other major cities). Additionally, space for debate and regular publication opened up with magazines such as the "Economic and Political Weekly of India" (which introduced a special section on women); and "Manushi" (the first radical feminist magazine published in two languages in 1979).

However, it is important to contextualise these developments within the general atmosphere at the time. The rise of women's studies cannot be separated from the feminist movement that was rapidly taking roots in major cities all over the country in the late 1970's.[16] Historically, India had already seen a women's movement in pre-independent India, however, it is argued that this was elitist and soon faded once India became independent.[17]

Thus in a deliberate move from an elitist image, the new women's movement was articulated through organisations such as "Saheli" in Delhi; "The Forum Against Oppression of Women" in Bombay. At the same time, "action-based; grassroots" organisations such as SEWA; WWF; and the AMM had taken root.

What is important to recognise, then, is that (particularly the 1970s-early 80s) Indian women's studies and "action at grassroots level" is closely linked. As Pandhe (1988 p2049) suggests:

"Most of the research done in the field of Women's studies was by and large generated by the needs of the movement and was finally meant to lead to social action having an emancipatory effect on women. Women's studies thus can be seen as beginning with social action and ending with social action, with analysis, and theory, and prognosis mediating between the two sets of action.....If the research inputs of women's studies have enriched the women's movement, so has action inputs enriched academic research in the field of women's studies."

Women's studies thus aim to establish a dialogue with "grassroots" organisation, and act as mediators between these and policymakers/officialdom.[18] But, the problem

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[16] See Mies (1986 p42, note 4) for an account of the types of events women have organised in order to raise awareness

[17] Although women from all walks of life participated in the Freedom Movement, this was primarily led by women from very well known elite families. Such women had been "allowed" to protest in the streets only when their men were imprisoned. Following Independence, they were once again withdrawn into the home (see Jayawardena (1986); Chakravaty (1972))

[18] During my research it became clear to me that it was almost an established norm to expect organisations to help researchers. Thus, I received tremendous help from community activists and women's organisations in providing entry. Equally, these are unspoken expectations that my work will be passed onto/and scrutinised by the organisations concerned

remains that the methods and theories to do so have to be often borrowed from the "west" (a point to be taken up further in Chapter 10). Thus, as Kalpagam (1986 p66) says:

"Though there have been rich insights, the corpus of work it appears has not systematically challenged mainstream discipline, nor has it contributed to significant theoretical understanding, or of building new paradigms.....But we have the strength to overcome the impasse that we face in women's studies regarding theory. It is strongly grounded in the women's movement. Not many feminist scholars in Western countries can say that of themselves and their research".

Consequently, there is an enormous amount of research being carried out everyday into women's issues.[19] Of direct relevance to this thesis is the literature on women's work and poverty. Measurements and definitions of women's work continue to be an issue as reflected in time allocation studies (Ankar et al (1988); Jain (1989)); census definitions (Krishnaraj (1990); value and meaning of domestic work (Krishnaraj (1985); Menon (1982)). The debates and the theoretical base of these studies very much reflect parallel developments in the "west".

Women in poverty studies encompass a number of issues: female- headed households (Karlekar (1985); Krishnaraj (1982) and Visaria (1983); Vasaria (1992); Vasaria and Unni (1992)); intra-household food distribution (Batiwala (1983); Chaterjee (1992); Kynch and Sen (1983)). Then, there are numerous micro-studies into the conditions of both rural and urban women's attempts to make a living (many of which are cited throughout this study), but the most important recent work on women's poverty is "Sharamshakti" (1988).[20] Finally, in contexualising women's studies and the Indian feminist discourse, it is important to note that the marriage between activists and academics is not without its conflicts. There is an increasing concern that academics are becoming more and more remote from those who are active at the "grassroots" level. This concern has resulted in special conferences and seminars organised specifically in order to discuss this issue (see Pandhe (1988) for details of these).

What is productive, however, is that although this conflict has brought some uncomfortable questions to the forefront, it has consequently generated new debate. And, one of the primary questions is "how do women define their own work?" It would appear that activists resent "western concepts and theories" which associate them with an 'informal' sector and imply a peripheral role. Instead, they want a clear, political definition of their work. For instance, Ela Bhatt (1989 p1060), argues that:[21] [22]

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[19] For instance, by 1987 The ICCSR had produced two enormous bibliographic volumes on women's research sponsored by them (NASSDOC Research Information Series (1987)).

[20] "Sharamshakti" is the report of the National commission on self-employed women and women in the informal sector. It is the biggest, most comprehensive study yet on working women throughout India, and contains much useful demographic and other qualitative data. The report also contains an excellent guide to academic studies in all areas of women's work.

[21] Ela Bhatt is the founder of SEWA and the chair of the national commission on self-employed women. She is at present also a Member of Parliament

[22] In fact, a disagreement on which terms to use was one of the reasons why one commission member dissented from the national commission (see dissent note in "Sharamshkati")

"nearly 90% of employment in India falls into these three (self-employed) categories. Our experts describe them by various names, including unorganised; informal; unprotected; unregistered; peripheral; marginal; and black economy workers. But it is grossly unfair to describe such a vast and active workforce in terms that imply an inferior and insignificant position, while in reality they are central to the economy and make a major contribution to it. To enhance their status, we call them self-employed".

Further, "grassroots" organisations (such as the AMM and SEWA) often see themselves as following Gandhian (populist) philosophy which calls for a dignified recognition of the type of work usually associated with the 'informal' sector. Thus one of SEWA's campaigns, for instance, has been to:

"discuss and challenge concepts and definitions which discriminate against the self-employed workers"...(and)..."the definition of worker has to be changed to include the self- employed" (SEWA (1984) p5/6).

The concept of "self-employment" used in this context, is then, quite different to that which defines a subordinate relationship to the dominant capitalist mode of production (MacEwen Scott (1979)). It is much more than a technical and a social relationship of production, and includes the notion of empowerment and political visibility. Recognising "informal systems of work" based on verbal transactions that have functioned very efficiently over many years, and exploring the collective strength of the self-employed who form the majority have become important political issues (Jumani and Bhatt (1992). In this thesis, then, whilst the term 'informal' provides a general description within which to place the khannawalli activity, account has to be taken of women's interpretations of their activities within it.

2.4 How does a Marxist and a feminist framework develop my understanding of the khannawalli activity?

So far in this chapter, I have focused on literature that has enabled my understanding of women's work, and how this has been defined and analysed. Within this, Marxist explanations have helped me to understand, for instance, (a) how the khannawalli activity relates to colonial development of Bombay and its industrialisation (Chapter 4); and how the activity relates to present-day changes in industry (Chapter 8). In doing so, I have also been able to explore (a) the relationships of dependency between 'formal' sector consumers and 'informal' sector suppliers; and (b) the relationship between capital and the 'informal' sector (who make it possible for employers to neglect the welfare of their employees).

Secondly, a Marxist framework also helped me to draw distinctions between markets, and the type of consumers that benefit from 'informal' sector activities. Chapter 3 is thus able to place the khannawalli activity within the context of a whole market for cooked-food, and how and where this fits in (a) in relationship to similar 'formal' sector activities; and (b) in relationship to consumers.

A Marxist class explanation is also able to explain some aspects of women's subordination in the market (as discussed by Beechey; Delphy; Mies and other Marxist feminists referred to in section 2.3.1). In a similar way, it can comment on caste[23] differentials in the labour market. For instance, it can be argued that historically caste has been used as yet another factor in drawing differentials within the labour market (Chapter 4 makes this point in exploring Bombay's industrialisation). And, that it is in the interest of capital to continuously reinforce and maintain these differentials.

However, there are still some aspects of caste and gender differentials which cannot be adequately placed within a Marxist framework. One of the major difficulties I had with a pure economic analysis was with explanations of differentials within 'informal' sector activities. For example, a question posed in Chapter 5 (section 5.5) is: "how do gender and caste factors interfere within 'informal' sector economic activities?"

In order to deal with the gender aspect of this question, I have found patriarchal explanations convincing, and have used these extensively to analyse differences in men and women's access to those resources and opportunities which enable participation within 'informal' sector activities. A feminist framework, thus, makes it easier to understand how and why women enter into the least lucrative opportunities within the informal sector; and how and why men exercise power over women's income-generation both within and outside of the household.

However, I found it more difficult to fit questions of caste into a neat theoretical framework. Empirical evidence from this study suggests that caste intervenes strongly with all aspects of the khannawalli operation. The case study shows that caste status affects the activity from its very starting point, and determines access to resources and opportunities (thus making the activity considerably harder for some than for others). Women's organisations aim to create unity (by adopting Gandhian egalitarian principles, as with the AMM; or by adopting trade union principles of class solidarity, as with SEWA; or by denying that caste differences are important), but as the case study shows, caste is nevertheless constantly intruding in the women's lives.

But, whilst a purely economic framework can tackle the issue of caste differentials within 'formal' sector employment, it does not do this adequately for opportunities within the 'informal' sector. Thus, as the study progressed, I found it increasingly difficult to avoid Weberian explanations of market situations and "status groups" (even if I feel hesitant about his analysis of class situations as ultimately being market situations (Weber (1971 p252)).[24] What I saw was that groups constantly close ranks

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[23] I do not attempt to define caste-there is already a voluminous literature on this (referenced in Chapter 3). It is more important to show how the concept of caste has been utilised in this study. This thesis does not use caste as a description of hierarchical or occupational categories. Instead, caste is used to analyse ideas and value systems. Thus caste is used as an analytical category to grasp the principles of "pollution and purity" (in Chapter 3); or to draw out power relationships in gaining access to resources and opportunities (throughout the thesis). Caste as an analytical category, however, has problems which relate to the whole value system of caste itself. This is that the theory or idea of caste is often at variance with the actuality or reality of it (as is brought out in the discussion in Chapter 3)

[24] Weber distinguishes class situations from "status" situations. Giddens (1971 p166) suggests that "the status situation of an individual refers to the evaluation which others make of him or his social position, thus attributing to him some form of (positive or negative) social prestige or esteem. A status group is a number of individuals who share the same status situations...and are almost always concious of their common position...status groups normally manifest their distinctiveness through

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and jealously guard their "right" to certain activities (and the study suggests that they have done so over several generations). And, even when people make attempts to cross caste barriers (by converting to different religions, for example) this does not mean that they are "allowed in". For instance, New Buddhists (who are usually lower-caste Hindu converts) continue to be barred from certain activities (as will be discussed in Chapter 5 and 6).

Despite problems such as this, a Marxist framework has nevertheless helped me to decipher broad questions such as the ones outlined at the beginning of the section. A feminist framework, has on the other hand, allowed me to also look at intricacies of relationships both within and outside of the household.

In this, I have found the discourse on reproduction and its relation to production immensely useful in the analysis of the khannawalli activity. Thus, in drawing out the social differences within the activity and between its operators, I utilise the view that reproduction is not a homogeneous process, and that it means different things to different people. Account has to be taken of social situations; economic situations; and family composition. These points are brought out in chapters 4;5;6.

I also draw on the discourse that suggests that women's reproductive and productive activities are not easy to separate or compartmentalise. Both women as well as others often treat home-based income generation as "domestic work". Chapter 7 then suggests that one way of comprehending this unity of reproduction and production is in terms of the function it performs, a function which allows the family to survive.

But, of primary importance to this thesis is the feminist search for a framework which not only challenges "conventional" definitions of women's work, but one which can also account for the various entangled, complex aspects of women's income-generation. Such a framework thus needs to address the:

"several dimensions that reveal the dynamics of women's poverty...has the potential to link the different components of the analysis (including employment; income; and enterprise) and the ability to capture underlying relationships within the household and between the households and firms"

(Grown and Sebstad (1989 p941).

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following a particular life style, and through placing restrictions upon the manner in which others can interact with them." (see also Weber (1968) p302-7; Weber (1971))

This framework can be found within "a livelihoods system approach" which:

"refers to the mix of individual and household survival strategies, developed over a given time, that seeks to mobilise available resources and opportunities.

Resources can be physical assets such as property; human assets such as time and skills; social assets; and collective assets such a common property (forests) and public sector entitlement.

Opportunities include kin and friendship networks; institutional mechanisms; organisational and group membership; and partnership relations".

The mix of livelihoods strategies thus includes labour involvement; savings; accumulation and investment; borrowing; innovation and adaptation of different technologies for production; social networking; changes in consumption patterns; labour and asset pooling..." (ibid.)

The ideas within this framework are developed extensively in Chapters 5;6; and 7 where they have been directly applied to analyse empirical findings. In turn, this has necessitated a literature review which is very specific to this discourse. The Chapters (in particular Chapter 5) thus contain several references to literature. Therefore, it is not necessary to repeat these here, and instead I will outline only briefly how a livelihoods approach has helped me understand the case study.

This framework has offered me specific tools with which to analyse the khannawalli activity so that I can take account of the mix of several aspects that shape it. Firstly, it allows me to draw out the social differences between individual operators and their operations, by looking at the starting points at which individuals (or groups of individuals) gain access to resources and opportunities. In this way, it has been possible to show that differences in starting points affect the whole outcome of the activity.

Secondly, the livelihoods approach is also fluid and flexible, and can take into account the cyclical processes and the dynamics of survival and individual strategies therein:

"Households and individuals adjust that mix according to season; locale; and climate; as well as their age; life cycle; educational levels; and time-specific tasks. By definitions and necessity, livelihoods are dynamic. So conceptualised the livelihoods approach permits a fuller understanding of productive and reproductive activities of the poorest individuals and households. It also permits a distinction between the circumstances and economic goals (survival; stabilisation; and economic growth) that characterise different poverty groups)"

(Grown and Sebstad (1989 p941).

This approach has then allowed me to comment on relationships between individuals within the household; comment on individual goals and survival strategies; cyclical movements and relationships between spatially divided households; social networking; and so on. The most useful aspect of a livelihoods approach, however, is that it has allowed me to consider the dynamics of the activity as a whole, and to understand how this fits into poverty situations. In this way, I have been able to look at the activity as the khannawallis do, i.e. as a strategy which enables their families, and particularly their children, to survive.

2.5 Conclusion

This chapter has looked at that literature and theoretical discourse which can develop an understanding of the khannawalli activity. Therefore I have considered debates which focus on issues of women's work and women's poverty in the Third World. In doing so, I have found the Marxist and feminist discourse useful in contextualising women's economic and social relationships both within and outside of the household. A feminist "livelihoods system" approach, however, provides me with specific analytical tools which enable me to capture the dynamics of the khannawalli activity, and consider how this functions as a strategy towards survival.

CHAPTER 3

An Introduction to the Indian food-processing Industry

An alienated 'formal' sector *vs.* an attuned 'informal' sector

Contents

3.1 Introduction

The aim of this chapter is to (a) place the khannawalli activity within the "whole" of food-processing and food-preparation activities; and (b) to provide a picture of the workings and interrelationships of both the "formal" and "informal" sectors therein.

The chapter begins by questioning official and generally assumed definitions of the food-processing industry[1] It argues that these definitions take little note of the contribution made by the "informal sector" to the industry. The "formal" sector, on the other hand, has always received much attention because of its capacity to earn foreign currency through exports.

Historically, then, the "formal" sector has always been associated with the export market. In fact, in spite of attempts, it has consistently failed to capture domestic markets. But currently, certain circumstances have led the Government and private entrepreneurs to re-think their approach to the domestic market. A lot of money is thus being poured into market research and product identification for home markets. Bearing in mind the increasingly busy life-style of the urban dweller, convenience and fast-foods have been identified as a "way in". It is argued that the main reasons for resistance from internal markets has been the relatively high pricing of the products. Thus, if these products were offered at a cheaper price, they would gain in popularity. As a result, there has been a concentrated effort to find ways of producing "reasonably priced", western-type convenience products.

This paper, however, argues that despite these efforts, the new products will only reach the higher income groups. Although pricing is a major factor, this is not even the real issue. What is actually happening is that the requirements of the majority of urban dwellers are already catered for by a very efficient and well-established "informal" sector. But, the only way this can be understood is by re-defining the meaning of "convenience" and "fast-foods"; and by moving away from western definitions to those which suit the Indian urban situation.

What has to be understood, then, is that the Indian definition of "convenience food" is not so much about saving time and labour (as it would be in Britain, for instance). In Bombay, the notion of "convenience" is instead embodied in the idea of (a) hot, completely cooked, home-made food which meets exacting dietary requirements; and that which is (b) delivered to the consumer at his/her workplace or wherever else required.

What has to be understood next, is that the highly complex nature of this demand is shaped by various integrated social; religious; and economic factors...which altogether make for an exacting and particular requirement. And, the very nature of large-scale

[1] Officially, food-processing is an inclusive category and does not differentiate between food-processing and food-preparation. Also, as discussed in the next section, the variety in product type; production processes; and outlets means that there is no succinct definition of what consists the industry. Thus, when I use the concept "food-processing industry", this also includes the varieties of food-preparation activities and their manufacturing processes

production hinders it from either recognising such factors; or doing anything about them! In other words, it simply would not be commercially viable for the "formal" sector to take note of so many varied forms of consumer resistance and consumer demand. It is easier instead to concentrate on pricing, even if this means that the "formal" sector remains alienated from the needs of the majority of urban consumers.

In contrast, the "informal" sector has been able to develop a relationship with all segments of the urban domestic market over a long period of time. This relationship has allowed the "informal" sector to recognise and deal with the highly complex social and religious interferences that dominate consumer demand. In turn, this has allowed it to establish strong and efficient systems catering for people from all income groups. Thus, despite a bid from the commercial sector to take over mass internal markets, it is difficult to envisage such a change, at least not for a long time.

The khannawalli is an example of the "attuned" informal sector supplier who has been able to establish herself so effectively that she has become an urban necessity, especially for those hundreds of low-income migrants who arrive to Bombay daily. Yet, she and others like her, are left out of the processes which at the moment consider food-processing to be the new up-and-coming industry!

Finally, I must say something about how the information for this chapter was gathered. As suggested already, my aim in this chapter was not to develop a specific picture of the food-processing industry (which would require a study in itself), but to gain a general overview of the Khannawalli's place therein. Therefore, it was not considered necessary to carry out specific/large-scale interviews, but both primary and secondary sources have been used to build-up a general picture.

The first three sections of the Chapter (3.1 to 3.4) rely on primary sources, mainly current newspaper articles and information supplied by the Ministry of Food and Civil Supplies. As explained in Section 3.5.2, accurate data is not always possible, particularly on questions of social attitudes. Much of the information for the section, therefore, comes from observation and participation into consumption rituals throughout the course of this study (and in several prior visits to Bombay).

Section 3.6 also relies heavily on observation of and participation in various situations. However, I have also undertaken extensive "informal" research for this section.

This meant that I had to seek out groups (such as those identified in Table 3.1) and enter into conversation about consumption habits and attitudes. Again, although this was not done precisely, it was carried out at every opportunity throughout the study.

In understanding the requirements of lower-income groups, in particular single-male migrants (Table 3.2), I used the information gathered from my interviews with the Khannawallis and Clients. But I also "interviewed" several street vendors; tiffin carriers; and other suppliers, together with their customers who were consuming food in the near vicinity.

The main secondary source of information that backs up my own findings is the Savara (1987) study which partly focuses on consumer attitudes to consumption. This study is based on a survey of 120 consumers from differing income groups in Bombay and Pune.

A reflection on this type of information gathering is offered in Chapter 10.

3.2 An overview of the Indian food-processing industry

3.2.1 Where does the khannawalli activity fit into the food industry?

The aim of this section is to understand where the khannawallis are placed within the Indian food-industry as a whole. But, it is difficult to produce a neat definition and categorisation of the food-industry itself. This is because unlike other industries (say car or steel, for instance), the product is not manufactured in a relatively homogenous manner; it does not have limited and readily identifiable distribution channels and outlets; or clear information flows. In fact, the product; manufacture; and markets of the Indian food-industry are all extremely diverse.

It is also difficult to pinpoint where the food industry is exactly located. Certainly for the ministry that (until very recently) has been concerned with the industry, responsibility stretches from the very planting of the grain to the final distribution of it. Thus, the responsibilities of the Ministry of Food and Civil Supplies include (a) managing the food economy and procurement of food grains; (b) overseeing and providing control of production and marketing of processed food-products; and (c) by controlling prices, protecting the consumers and providing measures to ensure that various essential commodities for mass consumption are supplied through a controlled public distribution system (GOI (1987) p403-421). Somewhere within this chain of linkages (extending right from the initial technical supplies for agricultural needs; through to product distribution; and final consumption) lies the "food industry".

The concept of the "food industry" itself is thus so abstract and large, that it is not easy to find a specific place for the khannawalli activity. But, it is possible to see how the activity relates to the industry by recognising that the "food industry" consists of a whole system. And, within this system, changes and development in one sector will necessarily influence and affect changes in another; and overall policies and attitudes in one of the "links" will affect the rest of the chain.[2] An analysis based on this argument helps this chapter to explore the linkages/relationships between food-processing activities in the two sectors.

3.2.2 How does the khannawalli activity fit into food- processing?

The Indian Standard Industrial Classification (SIC) for food-processing lists some 250 classifications covering a huge range of food products across a wide continuum. This stretches from the initial stages of processing (for example cleaning grain; slaughtering meat) to final stages when the food product is ready for direct consumption (such as bakery products).

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[2] This is well borne out in Chapter 6's discussion on raw material acquisition. This shows that state control of essential food commodities and inefficient methods of distribution affect the operation as well as the income-generating capacity of the "khannawalli" activity

Products are generally categorised as the following:

FRUITS, VEGETABLES AND RELATED PRODUCTS SUCH AS TEA, COFFEE, SUGAR, COCOA & SPICES
FOODGRAINS
MEAT, POULTRY AND DAIRY PRODUCTS
FISH
CONFECTIONERY AND BAKERY PRODUCTS
ALCOHOLIC AND NON-ALCOHOLIC BEVERAGES
CEREAL PRODUCTS AND SNACK FOODS
SEMI-COOKED AND READY-TO-EAT FOODSTUFFS SUCH AS PAPADOMS, PICKLES & JAMS

Using these classifications to define "industry", the Government collates data on production; exports; and internal and foreign revenue earning capacity. Whilst the SIC definitions are useful in that they enable information flows from well-established sectors of the industry (for example sugar; spices; and "plantation" crops such as tea and coffee), this still records only that production which is carried out in the "formal" sector. For instance, whilst the GOI can confidently state that the sugar industry ranks second among the major agro-industries or that the production in 1986-87 was 40.15 lakh tonnes, these figures indicate production carried out specifically at 377 large-scale factories (GOI (1987) p470-471). What these figures do not include, is the production carried out, at the village level where raw sugar (guar) is produced for local consumption, as well as the lower-scale of the urban market.

Therefore, whilst SIC is primarily a classification of products, it is nevertheless limited on product information, focusing only on specific types of production places. In turn, the information on distribution also focuses on specific, more established "formal" outlets. The resulting definition of what officially consists of the "food-processing industry" (and activities therein) therefore remains demarcated within narrow boundaries.

Information gathered through this type of demarcation has, however, led the GOI to believe that certain sectors of the food- processing industry have a growth potential, especially as far as exports and foreign revenue earning capacity are concerned. The growing importance of food-processing as an industry is perhaps reflected in the fact that in July 1988 it was seen fit to establish a new ministry specifically for food-processing, separating this from the Ministry of Food and Civil Supplies (the first of its kind in a developing country).

The irony, however, is that whilst the Government is actively encouraging "formal" sector food-processing, it is ignoring those, who (like the khannawallis) are the real backbone of the industry for the countless poor. In view of this, the paper now asks how the Government's eagerly awaited "sunrise" industry is going to affect (a) production in the "formal" sector; as well as (b) the producers in the "informal" sector.

3.3 "Formal" sector commercial food processing

3.3.1 A need to revive internal markets

Commercial food-processing in India covers a vast and diverse range of products. Therefore, it is necessary to select only those activities that are of direct relevance to this chapter. Thus, I will focus on products that have excited current thinking (i.e., "western" type convenience products for the internal market) and explore the reasoning behind this.

Every product has its history and that of Indian commercial food-processing is closely linked to exports and attempts to introduce "western products" in the home market. Thus the first fruit and vegetable processing factories set up in the early 1900s, aimed at exports. Later on, during the war, local manufacturers were encouraged to develop 'western-types' of commercial products in order to meet the demands of British and American soldiers who failed to obtain products suited to their tastes from home countries (because ships were diverted to the war effort).

But immediately after the war (in 1947) when foreign canned surplus flooded local markets, it became necessary for the government to restrict imports (Indian Institute of Foreign Trade (1980)). But, despite several incentives (such as import restrictions; tariff protection; reduction in transport charges; protected defence markets; and so on), local manufacturers could not fill the gap. The specialist market was simply not large enough nor stable enough to sustain this industry over any length of time. And, the hope of capturing internal markets did not materialise because such products were rejected by the majority of domestic consumers (reasons will be discussed at some length later). By 1960, the Government had little choice but to make a move towards exports of canned fruit and vegetables (Jetley (1983)).

As stated earlier, changes in one link of the "food industry chain" necessarily affect others. Similarly, the reasons for a renewed interest in this sector of food-processing, can be linked to the "Green Revolution". New technologies and improved farming methods have increased fruit and vegetable production to a current rate of approximately 70 lakh tonnes. India is now one of the largest producers of fruits and vegetables and grows virtually every range of this product in the world (Bhanu (1989); Chander (1989)). And, within the last ten years India has significantly increased its fruit and vegetable exports, particularly, with "exotic" items such as mangoes (Singh (1988)).

But, whilst exports are increasing, so is competition from other developing countries, and the need to capture the (alternate) vast internal market remains paramount. This need is further exacerbated by moral and ethical issues of increased wastage (reflecting the increase in production). In a country where many are hungry, nearly 30-35% of fruits and vegetables (valued at Rs3000 crore) are destroyed every year because of inadequate post-harvest facilities; infrastructures; and linkages with the food-processing plants (Chander (1989)). It is therefore significant that the "Twenty-Point Programme" for 1986 states that:

"particular stress will be placed on the expansion of fruit and vegetable processing facilities in order to cut down heavy loss of these perishables and even out the seasonal glut of supply. Though the processing capacity has doubled from 2 to 4 lakh tonnes during 1980-85, it is still a mere 1% of the total production of fruit and vegetables in this country" (GOI (1986) p17).

The plan was, then, to make available Rs3 crores for providing financial and technical incentives towards State Governments and Co-operative undertakings in food-processing.

Yet another push for reviving commercial food-processing has come indirectly from another area, i.e. the tourist industry. Tourism is at present one of India's healthiest industries accounting for over Rs1,300 crore annual foreign exchange earning (Singh (1988)); and the projected target figure of 1,000,000 tourists (showing a growth rate of 812.38%), was already achieved by March 1987 (GOI (1988) p551-555). In order to meet with the demands of increased tourist traffic, Government has encouraged the construction of five-star hotels and similar accommodation. Thus State Governments allowed 500 new five-star hotels to be constructed in 1985; and licences were given to another 300. Since then, the specialist hotel-trade has thrived and on an average, there are at least 40,000 people per day requiring five- star accommodation (Basak (1987); Singh (1988)). Altogether, therefore, tourists; employees of foreign concerns and embassies; the Indian elite; as well as linkages created by air-traffic and hotel catering have created a sizeable specialist market for westernised products, packaged and processed to western standards (Basak (1987); Singh (1988)).

Factors such as these have led to a considerable change in policy and a revival in food-processing and food-preparation. The next section will discuss what these changes are.

3.3.2 Food-processing: present policies

The failure of the 1947 attempt at fruit and vegetables processing meant that this sector of the industry did not receive much attention until the announcement of the Fifth Five Year Plan (1975-80). The Plan argued that a food-processing industry holds the potential to eradicate malnutrition; generate employment; and earn foreign currency. Thus, a Rs2 crore budget (in comparison to Rs5 lakh of the previous plan) was set aside for research and development into horticulture and food-processing (Jetley (1983)).

At the same time, the emphasis was undoubtedly on exports. Beginning from raw-material production, agricultural subsidies were made available to those who changed production to meet foreign requirements (of "exotic" fruits and vegetables, for instance); and tax allowances were given to those who processed export products (such as frog's legs; cashew kernel; and shrimps).

But export requirements of processing; packaging; and presentation are higher than those of the home market, which meant that technology and know-how had to be imported. Under the 1985-1988 Import policy, the GOI granted an "Open General Licence" which gave freedom to import food-processing equipment and machinery (such as cubers; deseeders; automatic packaging) able to meet export standards. The

GOI also encouraged foreign collaboration as well as foreign financial input. Thus, Indian large-houses such as the Kotharis and Modis (who had not previously ventured into this arena) entered into food-processing with the help of foreign finance. In turn, this type of activity created further linkages and foreign engineering companies such as Larsen and Turbo, and Vulcan Laval commenced production of food-processing equipment and machinery (Singh (1988)).

However, in the last five years, the orientation towards export food-processing has undergone some radical changes. Such changes relate to a variety of reasons. In part they have to do the discourse surrounding social and ethical arguments of an export-oriented industry, and the idea that food-processing has moved even further away from the needs of the majority of the population (Baron (1980); Desai and Gopalan (1983)). In part, these changes have to do with the idea of "self-sufficiency" and "self-reliance" carried over from agriculture, to agriculture related industries.

Included in the idea of "self-reliance" is the need to counter import technology as well as foreign joint ventures (in reversal to the previous approach). It is argued that the former will bring forward indigenous technological development and the latter will allow for a more complete control of pricing for the home market.

There has been therefore a wide and heated discussion on any form of import venture, a classic example of which has been the controversial entry of *Pepsico* (Pepsi and Coca-Cola).[3]

Within these new approaches to the food-processing industry, pricing is regarded as an important determinant. The assumption here is that the inability to capture home markets relates directly to pricing. Thus, the Director of CFTRI (the country's foremost food technology institute) Dr Amla stated that:

"a new policy will soon be announced to govern the important aspects of the food-processing industry..... the major task before the policy makers was to ensure that due to the rush for setting up of food-processing units, the price of the basic food products should not go up and processed foods using such basic food products should be priced in such a way that the common man cannot buy them..... the prices of some products like biscuits and bread were pegged at a low level enabling millions of people to buy them. Every other processed food should use the bakery products as a model to succeed in the Indian market" (Business Standard (May 1989)).

In a bid to realise these policies, the GOI has declared food- processing; packaging; and preservation industries as "high priority" and has instructed The Industrial Development Bank of India (IDBI) to favour loan applications for these. The finance ministry is considering a proposal to reduce central excise duty from the current level of 15.27% to 5% "across the board", together with concessional duties of 35% for

[3] Although this venture was eventually set up in 1989, there were stringent conditions attached, one of which was that Pepsico would export $5 worth of goods for every $1 of import (together with an absolute obligation of Rs194 crore in 10 years). Pepsico was also forbidden from using the brand name *"Pepsi"* for soft-drink products as this would be in direct competition with top home brands *"Limca"* and *"Gold Spot"*. However, the controversy concerning Pepsico entry has been renewed because of the company's use of the brand name *"Pepsi Era"* which is considered too close to the original. A further area of controversy is that Pepsico has extended their range by introducing snack foods under the international brand name of "Frito-lay" (Joseph (1989))

such industries on import of capital goods. There is also talk of granting five- year tax free allowances in order that these industries can increase competitive effectiveness both at home and abroad. The package also proposes to give assistance to overseas Indian joint ventures and to permit rural co-operatives. Foreign investors will be allowed to effect linkages with such co-operatives in order to produce export items on a 100% "buyback" basis. The reasoning behind this package is that currently the government receives some Rs60 crore annually from duties on processed food items. If this duty is reduced, prices will be adjusted accordingly and home demand may rise. In turn the government will increase revenue from sales (Business Standard (Jan. 1989); also GOI (1987) p408-409).

This type of governmental encouragement has aroused considerable commercial interest, so much so that food-processing is now generally viewed as an up-and-coming sector (or the "sun-rise" industry as dubbed by policy makers). Of particular interest to the fruit and vegetable sector of the industry are two major product areas: (a) fruit juices and the soft-drink market; and (b) the snacks and convenience food markets. The next section will concentrate on the latter because it is important to see how a proposal to enter these markets (and the hopes of capturing lower-income groups) will affect those "informal" sector producers who currently have a hold here. At the same time, it is planned to develop snacks and convenience foods simultaneously with fruit juices and soft drinks, and therefore the discussion of one cannot really avoid the other. The next section provides a general picture of current product developments and thinking within "formal" sector food-processing.

3.4 Exploring the snacks and convenience-food market

One of the major success stories of the food-processing industry has been that of the soft drinks sector (constituting of non-alcoholic carbonated drinks; and those based on fruit juices and concentrates). This is because policy has emphatically denied imports and foreign ventures into soft drinks, and pushed the home industry (at least until PepsiCo's recent entry: see footnote 3). Of direct concern to this paper is, however, not the soft drinks sector itself, but lessons that have been learnt from here and transferred to the development of snack and convenience- food markets. Of these, the two main lessons are (a) the need to modify packaging and presentation; and (b) the need to meet local taste. This section shall consider each in turn.

3.4.1 Novel concepts in packaging and presentation

For a long time, the largest manufacturing group in food- processing has been United Breweries, marketing sauces; squashes; and soft drinks under the brand names of *"Kissan"* and *"Dipys"*. Whilst "Kissan" showed a gross profit of Rs220 lakh for year ending June 1988 (an increase by 746.2% compared to year ending June 87 when it stood at 26 lakh)(Kasbeekar (1989)), there is at present concern over the increasing competition from other new entrants such as *Noble Soya's* milkshake: *Amul*

milkshakes; *Frooti*; *Appy*; "*Volfruit*" from Tata subsidiary *Voltas*; and more recently Lipton's "*Tree Tops*".

Perhaps because of their virtual stability in the market (due to a history of lack of any real competition so far), "Kissan" and "Dipys" have never gone into advertising in a big way. They do not advertise on television and their product advertisement in newspapers is irregular. Also, despite exports of certain products (such as "Kissan" mango pulp), their packaging and presentation have remained fundamentally similar over a period of time. Other products (such as those named above) have however gone heavily into advertising a "novel" concept in packaging and presentation. In a country where hygienic conditions are irregular and often minimal, the concern over health hazards from contaminated "outside" foodstuffs is paramount. The new entrants have been able to utilise modern packaging materials and western ideas of marketing to promote an image of an antiseptic safe-to-drink product available in a disposable, colourful, carton.

The importance of packaging and presentation was recognised by Food Specialists Limited (a milk products company with brand names *Lactogen; Cerelac; Nespray; Milkmaid*) who have branched into westernised products, and (with foreign collaboration) have successfully launched *"Maggi"* sauces (such as tomato ketchup). The marketing of these sauces has focused on "value-for-money" and has included gimmicks to emphasise this (such as free colourful dispensers with each bottle). In 1983, Food Specialists Limited took this success a stage further with the launch of "Maggi" noodles, the first convenience instant food product of a westernised type to enter the domestic market. Backed by an expensive television commercial the company sought to revolutionise rigid attitudes towards such products, and hoped to gain markets with lower as well as higher income groups (although both the commercial and the advertising are aimed primarily at the latter).

The two-minute "wonder" noodle has broken market myths and has established itself as an acceptable convenience product for the higher income groups. Food Specialists Limited continue to push this product and this is reflected in the fact that in 1988 Rs942 lakhs have been spend on advertising, an increase of 15% from the previous year (Sivaraman (1989)). The product has, however failed to capture the imagination of the lower-income groups (again reasons for this will be considered in detail later).[4]

Following "Maggi"'s success, others have come up with products promising even less cooking and handling time and have borrowed western packaging and presentation methods. For instance, All Seasons Food whose products also include ketchups and sauces (marketed as "exotic and exclusive") have expanded into snack foods and instant soups which merely require heating. Tasty Bites Eatables Limited have been even more innovative, and offer non-westernised, Indian products which cover a range from the easily recognised and accepted humble "dal" (lentils), to food that would require more elaborate preparation (This is especially courageous in view of the fact that these products can be bought cheaper, fresher, and ready cooked from numerous "informal" sector suppliers). In early 1989 Parle Exports (who up to recently have been concen-

[4] Some khannawallis mentioned that they were a little worried when *"Maggi"* noodles and *"hot tiffins"* (insulated tiffins which keep food warm for 4-6 hours) were introduced. However, they do no longer regard these as a threat because none of their clients (or family members) can either afford these or consider them suitable alternatives to the meals provided by themselves.

trating on soft drinks) entered in direct competition with "Maggi" noodles by launching *"Bisca Kwick-chow"* noodles which can be consumed directly from the container after adding boiling water (based on the idea of "Pot Noodles" sold in the UK).

A point of concern for domestic entrants to the snack and convenience-food market is PepsiCo's decision to enter the same, however cautiously, (and the fact that two more American giants Delmonte and Kelloggs are waiting on the sidelines, also for the Indian soft-drink and snack/convenience-food market). PepsiCo's launch of potato crisps and cornmeal products is, for the moment, to be limited to northern India and already farmers in Punjab (especially Channo village in Sunguar district and Zahura village in Horshiarpur district) have signed contracts to provide raw materials at pre-fixed prices for PepsiCo and its two of its three Indian partners Punjab Agro-Industries, and the Tata firm Volta (Joseph (1989)).

The current picture is therefore one of intense competition, both domestic and (depending on the Government's decision, possibly foreign). Everyone is fighting to develop even more product ranges for a "ready-and-waiting" urban market.

3.4.2 Towards a "local flavour"

Yet the success of a product cannot depend on packaging and presentation alone. One of the most mind-boggling puzzles for the commercial sector of food-processing has been the unresolved dilemma over what constitutes the Indian taste. Whilst in comparison to cooked food products, taste considerations for soft drinks have been relatively easier to accommodate (even carbonated drinks including the new *"Pepsi Era"* are modified to suit the sweet Indian palate) even here, it is a fallacy to underplay the significance of taste in the acceptability and success of a product.

An example is Kothari General Foods' pull-out from a joint foreign venture with US General Foods Corporation. The venture projected an annual turnover of Rs90 crore on the basis that their new product *"Ju-C"* (a concentrated fruit squash) would easily win over from the then current rival product *"Rasna"* because it was cheaper and carried a prestigious foreign brand-name. What the company failed to take into account was that "Ju-C" crystals were exported from America and the taste reflected the American preference for a slightly bitter, as opposed to an Indian sweetened flavour. Losses (excluding interest and depreciation) between period ending March 1987 and March 1988 thus rose from Rs108.50 to Rs239.41 lakh respectively. It was with exasperation that Dr Kothari (of Kothari Foods) in his speech to shareholders admitted that "The tastes and preferences of the Indian consumers may be difficult to fathom" and the company is now looking to increase its already existing export market for instant coffee instead (Business Standard, May 1989).

It is this type of failure that is an area of major concern for policy makers concentrating on commercial food-processing. It is therefore fit that Dr Amla (Director of CFTRI mentioned earlier) should point out that:

"market opportunities arising out of changing ethos and kitchen management should have a "local flavour" to them...the fast food concept was in vogue centuries ago in India and now it is struggling to take off....By 2000 AD, the food habits of Indians

will undergo a drastic change in view of further changes in kitchen management, which will lead to the setting up of more food-processing units"

(ibid May 1989).

Current commercially produced snacks and convenience food products reflect the attitude evident in Dr Amla's statement. The idea here is not that of coming to terms with consumer taste/demand, or catering for a mass market (because this is too complex, varied and specific), but to aim for specialist groups who will be more willing to change food habits and accept factory-produced, westernised "trendy" products and flavours.[5] Social and ethical questions of how close these products are to the requirement of the majority are given minimal consideration as products move further and further towards narrow markets.

Thus, whilst commercial food-processing aims to "revolutionise" tastes and food habits, this may be easier said than done even for the upper and middle-income groups, let alone the lower-income groups who constitute the urban majority. The section that follows will consider reasons for this, and will take each income group in turn to examine exactly:

(a) what makes up the demand for semi-cooked and fully-cooked foodstuffs; (b) how such demand is currently satisfied; (c) what factors have already changed or are in the process of changing these demands and food habits; and (d) what are the reservations and resistance to commercial sector food-products of each group.

In doing so, I will show that (a) the concepts of western type of fast and convenience foods cannot be easily transferred to the Indian situation, where these concepts hold radically different meanings and are influenced by a number of complex variables which include, but are not exclusive to price; and (b) that the "informal" sector has the ability to meet exacting consumer needs (for various income-groups) and has historically established itself as the efficient supplier of a variety of food-products at various stages in processing. It is, therefore, the nascent commercial sector that will, at present (and perhaps for some time) have to accommodate and seek gaps in the market left by the "informal" sector, rather than the other way round.

3.5 Understanding consumer demand

3.5.1 Convenience foods: an Indian meaning

The commercial food-processing sector, then, aspires to eventually capture the lower as well as the upper segments of the urban market for convenience and fast food products. Such hopes (as reflected in Dr Amla's statement) are based on the notions

[5] Recent entrants to food-processing have cultivated the idea that their product is fashionable and "trendy", that it is the "done thing" to buy these products if you want to project yourself as a young open-minded, well-off person/family. The choice of the brand name *"Pepsi Era"* reflects this. Embodied in the name is the image of a new "era" and commercial features utilise images of "trendy" young "yuppies" to advertise the product.

that the market is already accustomed to the idea of convenience foods, and is now ready (and can be willed further) to accept changes.

There may be some logic to this type of deduction, but at the same time, this approach is problematic because it is based on two primary assumptions that in fact obscure a clear understanding of consumer needs. These are (a) the assumption that the shape and type of convenience and fast-food product requirements of an Indian-city dweller are similar to that of his/her western counterpart; and (b) the assumption that the necessity for such a product can be generalised (and therefore manipulated?) over a whole range of income groups, once the main obstacle of pricing is controlled.

Here, firstly the conceptual links that immediately associate convenience and fast-foods with the west, obscure the understanding that although such food may have been "in vogue for centuries", these hold radically different meaning to the person in Bombay, and as such requirements vary for differing income groups and for men and women. Indian "convenience" foods are embedded in their specific social and religious context and have developed their own shape very efficiently over a period of time. Therefore, it is a fallacy to carry over meanings associated with western convenience and fast-foods which, in turn, have their own social and historical settings.

Secondly, in order to work towards an understanding of Indian meanings of "convenience" and "fast foods", it is imperative to move away from the western idea that the primary acceptance of such products is the dependence on the saving this makes to time and labour, especially in view of changing life-styles.[6]

There is little doubt that there are also many changes in the life-styles of women in Bombay (from a whole range of income groups) who are increasingly pressurised to seek some form or another of income generation. It is women who are primarily responsible for food preparation, and they who might benefit directly if time and labour saving products were available. However (as detailed in section 3.3.4), a complex inter-working of an ideology that subordinates women by over-stressing the ritual and social significance of "home-cooked" food; and a need to follow religious and caste observations significantly undermines the concern over time and labour saving, especially for upper- and middle-income groups. In some cases, such concerns also undermine those of price.

The undermining of western practical notions of time and labour saving in turn overemphasise the significance of social and religious concerns, so much so that these provide seemingly valid reasons and motives for the non-acceptance rather than the acceptance of semi-cooked and completely-cooked food produced outside of the home. Consumer demand has to be understood within this context.

Secondly, there has to be recognition that the requirements and necessity of convenience and fast-food products in Indian cities are considerably at variance with their western counterparts, and have to be set within the overall context of daily work and food consumption patterns.

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[6] The idea of "western" convenience food is that they require the minimum time to cook. These foods have become increasingly sophisticated and can be cooked and consumed in the same container within minutes. However, they require associated paraphernalia - Fridge freezers; microwave ovens. The situation simply cannot be transferred onto a poor society.

For example, whilst there is a tendency in Britain to follow a breakfast, lunch, evening meal pattern (no matter how the composition of these has undergone change over a number of years), in Bombay or Delhi "breakfast" in the western sense does not exist for many middle and lower income groups. Whilst upper income-groups sometimes use westernised cereals and other local products such as bread and jam for breakfast; and the lower middle-income groups may breakfast on savoury snacks and tea; masses in the lower-income brackets will have tea on its own or with leftovers from the previous night's meal (if available). The result is that lunch, which is often consumed away from home is often the most important meal of the day. Yet, the long hours and physically arduous work that most lower-income groups undertake, necessitates that whatever meal they receive is nutritious and filling.

Such requirements cannot be met by convenience and fast-food products as we know them in the west, or by those currently offered by the Indian commercial sector of food-processing. The idea of "convenience" and "fast-foods" therefore changes meanings. Rather than primarily reducing time and labour input, such foods are not only obliged to meet social and religious demands, but also to fulfil nutritional and calorie requirements.

The meaning of "convenience" and "fast-foods" in an Indian situation changes radically. The western concept of such products embodies images of mass-produced and mass-marketed universally available items which have to be purchased as semi-cooked or completely-cooked products from recognised outlets. In Bombay, however, "convenience" food means the transporting of home-cooked food to the workplace of the individual, be this a footpath or a modernised office block in the city centre. Thus, Bombay has developed a unique system whereby millions of "dabas" or "tiffins" journey from suburbs to the centre of Bombay to arrive by midday everyday.[7]

A redefinition of "convenience" and "fast-foods" is thus necessary if consumer demand for these products is to be "fathomed" at all.

3.5.2 Generalisations on attitudes towards food

In a city such as Bombay which houses a huge and diverse population, it is clearly problematic to single out variables and quantify generalisations that shape social attitudes. Yet, there are some factors that are sometimes so influential that it is difficult not to notice their effect, even if an accurate data and analysis is not available/feasible.

As far as food is concerned, I feel that there are two dominant influences that shape attitudes, both of which are not easy to identify but nevertheless are constantly present, consciously or otherwise. The first one is based on religious (Hindu) ideas of "pollution and purity" within rituals of food production and food consumption. And the second is based on ideological assumptions about women's true roles, in this case, women as "Annapurna" (the goddess who is the eternal provider of food). I will discuss each of these in turn.

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[7] A tiffin is a metal container which consists of 3-4 stacked tins clipped together. See figure 3.1

3.5.3 "Pollution and purity": caste hierarchies and food

Caste is such a major and problematic topic that it is somewhat overwhelming to even raise the issue. Numerous aspects of caste have been debated time and time again throughout the 19th and 20th centuries and this discourse continues to add to the already voluminous literature. Given the short space here, I will therefore move at once to that strand of caste which will make some contribution to the understanding of consumer demands for processed food stuffs: namely the notion of pollution and purity, especially in matters concerning food. Here, I will argue that this notion acts as such a powerful ideological mechanism, that despite changes within occupational and other structures, the idea of "pollution and purity" continues to shape attitudes and social practice in matters of food consumption, for some groups more than others.

Meanings of "pollution and purity"

To begin with, there needs to be some clarification as to what is meant by "pollution and purity" in order to understand how this affects attitudes towards food and related consumer demands.

The notion of "pollution and purity" is central to the understanding of caste hierarchy. To the orthodox Hindu (both at the bottom and top rungs of the ladder), each individual's destiny is ordained by a deity or providence (as pronounced in the "Manu Smriti": 1st Century BC). There is no shifting from the caste you are born into, even if wealth (and therefore social status) increases. Caste only changes when the individual is reborn, and where his or her destiny then lies is determined to a certain extent by the actions carried out in present life. These actions are measured in terms of attainment of physical and spiritual purity and avoidance of pollution.

What is important to appreciate here is that whilst "purity" and "pollution" are two opposites, they nevertheless work simultaneously. Whilst "purity" is desired, "pollution" has to be avoided at every cost, because certain types of "polluting" contact can in effect wipe out years of "purifying" actions. In this sense, the need to avoid "pollution" overrides that to gain "purity".

There are differing schools of thought as to where these ideas of social hierarchy and the caste system originate. Two varying extremes are Manu's explanation based on providence[8] and a more earthly one set within an overall economic/political frame-

[8] The "Manu Smitri" which dictates Hindu laws explains how Purusha, the Omnipotent "for the sake of the preservation of this entire creation Purusha assigned separate duties to classes which sprung from his mouth, arms, thighs, and feet. Teaching, studying, performing sacrificial rites, and non-attachment to sensual pleasure...these he assigned to the Brahmins; protection of the people, giving away wealth and performing sacrificial rites, study, and non- attachment of sensual pleasure, he assigned to the Khastriya; tending to cattle, trade and commerce, usury, and agriculture, study, sacrificial rites, and non-attachment to sensual pleasure he gave to the Vasiya. The Lord has prescribed only one occupation (karma) for the Shudra, namely service without malice to the other three classes (quoted from Klass (1980) p37) in Franco and Chand (1989) p2606).

work.[9] These explanations define broad occupational categories, but in practice, caste contains further divisions and categories within categories. The "working tools" that measure the individual or the group's ability to manoeuvre within such sub (or sub-sub) caste category is dependent on their ability to gain "purity" and avoid "pollution".[10] The rules governing "pollution and purity" are defined laboriously for each caste-group. The higher-up the caste, the more care will be taken to avoid "pollution" in order to safeguard the position that has been achieved in this life and ensure that in the next. Thus for instance, whereas vegetarianism may help to "purify" a Harijan, eating meat will not necessarily "pollute" him (as this is "allowed" and is reflective of a lower- caste position). For the Brahmin, however, meat-eating can be highly "polluting".

Such rules are complex. And, even if the urban situation (of congestion) does not allow literal physical segregation (as in the village), segregation of an internalised kind continues. An internalised type of segregation is then, manifested in matters of food.[11]

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[9] A political/economic explanation and justification of class is given by Romila Thapar..."when the Aryans first came to India, they were divided into three social classes, the warriors or aristocracy, the priests, and the common people. There was no consciousness of caste... professions were not hereditary...the three divisions merely facilitated political and economic organisation. The first step in the direction of caste (as distinct from class) was taken when the Aryans treated the Dasas as beyond the social pale, probably owing to the fear of the Dasas and even greater fear of that assimilation would lead to a loss of Aryan identity. Ostensibly, the distinction was largely that of colour, the Dasa being darker and of an alien culture..the Sanskrit word for caste "varna" actually means colour. Initially, therefore the division was between Aryans and non-Aryans. The Aryans were "dvija" or twice-born (the first by physical birth and the second by initiation to caste status), consisting of Khastriya (warriors and aristocracy), the Brahmans (priests), the Vashiyas (cultivators); the fourth caste, the Shudras, were the Dasas and those of mixed Aryan-Dasa origin" (quoted from Thapar (1966 p37) in Franco and Chand (1989)).

[10] The term "sankritisation" was first used in 1952 when Srinivas (quoted from Srinivas (1962 p42) analysed caste vertical mobility thus: "The caste system is far from a rigid system in which the position of each component caste is fixed all the time. Movement has always been possible, especially in the middle regions of the hierarchy. A low caste was able in a generation or two, to rise to a higher position in the heirarchy by adopting vegetarianism and teetotalism, and by sanskritising its rituals and pantheon." Since then, there has been a vast literature on the ability to sanskritise (Mandelbaum (1970); Srinivas (1962); Stall (1963); and so on). Certain groups, however have been denied rights to sankritise, for example the Harijans who have instead turned to other means of vertical mobility. The classic example is mass conversion of the untouchables to Buddism under the leadership of Dr Ambedkar the writer of the Indian Constitution who was himself an untouchable (Beteille (1969 p95)).

[11] There are numerous anthropological studies detailing endoganous marriages, physical segregation in matters of abode, and food preparation and consumption. The latter proved a subject of fascination for the British in pre-independent India, especially reflected in their frustration of what they saw as unbelievable "fussiness" even during times of crisis (eg the famine of 1874) (observations by Max Muller obtained from Bougle (1971 p150)). Here Bougle's essays are classics in providing an "insight" into food preparation and consumption attitudes at the time. Other studies have followed (O'Malley (1932)) and the subject continues to be of concern in most anthropological studies, but the focus remains on rural, rather than urban food- habits (which are perhaps more difficult to investigate?).

Urban reality: "pollution and purity" in practice

In reality, putting the theory of pollution and purity in practice is difficult. As Franco and Chand (1989 p2606) indicate:

"Today, this hierarchy is manifested less frequently in reference to biological purity than in certain commonly observed attitudes: a deep rooted presumption of superiority in some "jatis" and the consequent contempt in their behaviour towards other "jatis" whom they treat as untouchable".

Evidence provided by both urban and rural studies shows that the caste system has undergone considerable changes (to a larger extent in the urban and to a lesser extent in the rural situation).[12] Whilst some evidence (Kolenda (1989)) points to the changes as being influenced by state-led egalitarian and positive action policies and programmes which force structural changes (at least theoretically), recent political events have well demonstrated that demands for segregation of certain groups are becoming increasingly vocal.

Certainly in a huge, crowded urban environment such as Bombay, it is almost impossible to practice physical segregation as is sometimes feasible in the rural areas. (It is quite common in villages, for instance, to have separate water wells for lower and upper-castes.) In Bombay, however, sharing of public transport systems; congested housing situations; and so forth make the idea of "pollution" through physical contact meaningless. Physical separation through endogamous marriages is also experiencing changes in the urban environment. It is only in the matter of food consumption that the individual can exercise enough control to convince him/herself regarding its "purity" or "pollution", no matter how sub-consciously.

Here again, the changing nature of raw-material production; processing; transportation; access; etc. (which includes many stages of handling) allows the individual to exercise control only up to a degree. In order to come to terms with what is required by religion and how this can be realistically met in an industrial world, the individual therefore has to find some way of convincing him/herself and others that he/she is doing their best to avoid pollution in food matters (despite the many constraints). Subjective interpretations and circumstances therefore work together to adjust the meaning of "pollution" and one of the ways this is done is by (a) considering the level or stages at which food is processed or preparation is carried out; and secondly (b) by carrying out "purifying" rituals on food considered to be "polluted". I will discuss such adjustment and rationalisations next.

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[12] There is again a vast literature on endogamous marriages, segregated housing, and so forth, but often this is for rural environments. Conlon (1977) shows the continuity and changes in an urban situation by tracing the settlement of the "Chitrapur Saraswat Brahmins" in Bombay from the beginning of the eighteenth to the twentieth century.

Consumer demand and caste

Although there are indications that caste influences demand, there is a strong possibility that consumers may not even acknowledge this. This is partly because caste is highly internalised. But, it is also because individuals may find it easier to justify their choice as being shaped by variables other than caste (which is considered a "closed" and distasteful subject by many upper and middle-income groups, although, of course, the recent rise of Hindu fundamentalism has made this a "respectable" topic once again).

It is therefore difficult to isolate and quantify the number of individuals or groups whose attitudes towards processed and ready-prepared foods are shaped by caste alone. Thus Mira Savara names this group as "cautious buyers" and argues that:

"there is a significant section (although she does not here indicate how significant) cutting across middle and upper income households....This group would be extremely cautious and would prefer to make its own food products since they can be sure under what conditions it was made; often they are attitudinally against processed food"

(Savara (1986) p123).

However, as stated earlier, a busy urban lifestyle nevertheless ultimately requires some adjustments, particularly for those middle-income groups whose female members are participating more and more in paid work outside of the home (see Bapat and Crook (1988)). Such adjustment are, then, made taking into account the actual level at which food is handled. Thus, certain (primary level) processed food items such as ground spices; prepared flours may be acceptable.[13] Here, the rationalisation is that during preparation, such foodstuffs will be "purified" by ghee and by "fire" (cooking).[14] Working on this basis therefore, this group will reject semi-prepared or completely-prepared foodstuffs as there is little room for "purification" here.

Studies have shown that sometimes even if individuals may make adjustments in the urban environment, the same individuals may revert back to physical segregation in matters of food once they return to their native village or rural environment. A person who eats in the mixed canteen or a cafe in Bombay, for instance may shun mixed eating in front of those who recognise him. (Holmstrom (1972 p770; Dandekar (1986)).

For the commercial sector caste invariably poses a real problem, even if this is not openly acknowledged. On the one hand, the necessity to be cost effective means that they have to hire labour from lower-caste groups. On the other, there is a need to be aware of the "cautious" buyer. Therefore, in a similar rationalisation about the

[13] Taking the level of handling required both on the part of the consumer and the supplier, foodstuffs can be roughly categorised as being at a (a) primary level: where food-stuffs although retailed as fully processed, cannot be directly consumed but act as basic ingredients to further food preparation, such as spices, oil, clarified butter (ghee); (b) secondary level: which retail as unfinished, semi-prepared products where the most labourious part of the preparation is already dealt with, and requires minimal labour input from the consumer, such as papadoms, ready-mixes for baking preparations and so forth; and (c) final level: where the food is retailed as a ready-to-eat snack or meal

[14] For the importance attached to "purity" giving qualities of certain products (such as those obtained from the cow), see O'Malley (1932 p120-21)

"purifying" quality of certain ingredients and rituals, large-scale factories too will divide the workforce so that a handful of upper-caste Hindus will carry out the end process and final cooking of the product.[15]

To end therefore, caste is a powerful factor in determining consumer choice of processed and ready-prepared foodstuffs.

3.5.4 Social attitudes: the ideal of "Annapurna" and consumer resistance from women

As mentioned earlier, next to caste, the other most important (and equally difficult to quantify) variable which interferes with consumer demand is the social attitude that idealises women's homemaking role, especially that in the kitchen.

In a paper on the construction of gender and socialisation, Leela Dube (1988) argues that whilst singular characteristics of tasks within the household may vary across regions and social groupings, there is however a national pattern which defines certain tasks as being "naturally" feminine. Thus, "kitchen work"; cooking; serving; and distribution of food is considered to be an essentially female task throughout India. Such a definition cuts across class boundaries and women from all income and social backgrounds are expected to carry out food preparation and related tasks (whether this is through direct participation or through allocation and supervision).

Yet, definition of "kitchen work" as a woman's task also commonly applies to many other parts of the world and as such is not exactly new information. What is more informative is perhaps an attempt to answer "why, in India, such a definition interferes with consumer demand of foodstuffs processed/prepared outside of the home?"

In an attempt to answer this, I will look at two central ideological notions (that of "sewa" or service to others and "responsibility") that operate together to interpret meanings of "kitchen work" both to the woman herself, and to wider society. Here, "sewa" and "responsibility" help to transfer the meaning of "kitchen work" from being seen as an allocated "task"; to that of being an integral (and desirable) feature of femininity and the female role, both within and outside of the household.

As Dube(1988) indicates, the notion of "sewa" is learnt from childhood. In order to serve others unquestionably and without protest, the woman is socialised and trained to exercise self- control and self-restraint in all matters...in other words, to put others and all else before her own needs. A woman's worth and value is thus measured on her ability to show that she can, through her self-control, adjust to any life circumstances. This quality is considered so important that in negotiations over an arranged marriage, a high value is put on this characteristic of the woman's personality.

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[15] Gender division of labour in large-scale modern units is equally affected by the idea of "pollution" and "purity". Women are considered "impure", especially during menstruation. I was told in personal conversation with the factory manger of Badekar's Pickles, Bombay (an export-quality product) that whilst they employ women to clean and cube fruit, they employed only men to add spices to the pickle and do any necessary cooking in order to avoid "polluting" the product in case any of the women were in an "impure" state (see also Jetley (1982) p8)

Here, it is in the kitchen that young girls are primarily socialised in learning how to serve the needs of others. Rituals and practices associated with food emphasise the hierarchical structure of the household. Girls are taught to serve food to their brothers and fathers first. Even this has to be done "thoughtfully" and specific examples are used to reinforce this practice. Dube (ibid.; p17) cites examples of rice, where men are allocated portions from the top of the pan, rather than the bottom as the latter may be burnt and contain impurities; or the first "dosa" (rice pancake) which risks breaking up if the pan is not hot enough, and so is not served to the men). Girls are taught to restrain from complaining about any amounts or quality of food that is left over for their own consumption. Such self- denial is considered fit training for the reality a young woman may have to face at her future husband's household. Therefore, no matter what her father's class or income-grouping, the justification given is that she is being prepared to expect the worst.

At the same time, such daily kitchen rituals help to legitimise the argument that self-restraint is a feminine quality. It is something that each woman must herself desire if she wishes to gain value and respect from others. In matters of food, this is well brought out. As Dube (ibid.) puts it:

"The cooking, serving and distribution of food are important constituents of a prestigious and valued role for Hindu women. This role contributes to women's self-esteem, offers them a genuine sense of fulfilment and is central to the definition of many female kinship roles. The ideal of "Annapurna", the unfailing supplier of food is accepted across different regions of India. This ideal which has an aesthetic appeal and sets out privation and sacrifice as defining characteristics of feminine moral character, generates a set of dispositions where a woman has to think of others before oneself and ought not to care about what is being left for her".

Alongside "sewa" is the notion of "responsibility" as used by Sharma (1979 p93) who explains this by quoting from Oakley (1974 p159):

"if men in England help their wives wash up, this has scarcely eroded the wife's burden of responsibility for seeing that such tasks actually get done, since to wash up is still seen as "helping the wife".

Sharma uses feminist arguments to show how cooking is an essentially female responsibility, even if both men and women know how to cook. This sense of responsibility for cooking works in a number of ways. As Sharma shows through illustrations gathered from her study of a Himachal village, this sense of responsibility brings about shame and lowering of self-esteem if a man has to take over "kitchen work", especially if women are available. (Therefore, it may be acceptable for a single urban male migrant to cook if he lacks female associations, but this is not the same for a married men whose wife may be ill. Then, it would be her responsibility to find a substitute.)

If the principle of responsibility is explored further, this will be seen to hold different meanings for women from different class and income background. For a woman from an extreme poverty background, responsibility means the burden of finding the next meal for her children and her family; for the wife of an urban migrant, the responsibility of feeding her family will mean stretching her food budget to accommodate any new arrivals from her native village, no matter how distant the relationship; and for the middle class urban housewife who has access to gadgets and servants, the

responsibility will shift to educating herself about nutrition, and providing new recipes and variation in dishes.

For all women, however, this sense of responsibility also includes efficient kitchen management, and best value for the money available. Except for the low income groups (who probably do not know where the next meal is coming from) most women from lower middle, middle, and upper income groups will spend considerable time arranging cyclical supplies for the household. Depending on the season, they will buy, sort, and store grains; grind spices; clean fruit, pickle it; and so forth. This work continues throughout the year and it is the woman's responsibility to ensure seasonal best buys, storage, and adequate supply throughout the year.

Cooking is therefore more than a familial task for most Indian women. It is a measure of their self-esteem and ability. Furthermore, cooking and food management are also considered as reflecting on family prestige. (This is also of course true of other societies as well, where the ability to prepare food is seen as central in determining family prestige and the self-worth of women (see for instance Simpson-Herbert (1982) on Iranian food rituals). It is of little wonder then, that as Mirnal Pandey (1989) (a woman's activist) comments:

"Women are in a race to be "Annapurnas".....Women have been brought up to believe that they are not proper mothers unless they serve three hot meals a day".

Both societal as well as women's own perceptions of themselves as idealised homemakers (especially those from middle-income groups whom the commercial food-industry hopes to capture), make for an important obstruction to processed and ready-prepared foods entering the family kitchen. Here, it is not just a matter of the higher price for such products (although this too manifests guilt in that it is considered a waste of money and bad management). Rather, purchasing short-cuts or "outside" food means that the woman has not bothered to make enough effort to find the best for her family. In turn this will affect her own perception of her talents and capabilities.

Thus one of the most important interferences affecting consumer demand for commercially prepared foodstuffs lies in the very resistance to it from women (who, arguably, might benefit the most), and at the very heart of this lies the ideal of the "Annapurna" that women aim to achieve.

3.5.5 Consumer demand: other reservations

Apart from the two major non-quantifiable factors I have outlined in the preceding section, there are numerous other factors that interfere with acceptance of commercially processed and prepared food products. As Savara (1986 p123) indicates, these include concerns over pricing; quality (which does not match either fresh or home-prepared produce); quantity (which is usually too limited for normally large households); and lack of nutritional and calorie content (a prime consideration for those who cannot afford enough meals in a day) Additionally (as in the west), concern is expressed over tampering of food-products with additives, colouring, and preservatives. There are also (well-founded) doubts about shelf-life; recycled rusty packaging materials; and so forth.

However, the distinction between such reservations and the ones discussed in the previous section is that the former are more readily quantifiable and identifiable. These are reservations that the consumer is very much aware of (in comparison with caste and social ideologies, for instance). In other words, it is only with the former, readily identifiable factors that there is the possibility of gathering quick information and (perhaps reasonably accurate) knowledge of consumer tastes and reservations through market research and data collection.

Whilst such knowledge may allow for related changes or adjustments, the very nature of commercial enterprise limits this to specific products only. It is not viable (in terms of profit) or possible (especially in terms of technology which is often geared to particular product types) to consider numerous tastes or the diversity of so many reservations, particularly when these are so complex that it is problematic even to identify them. The commercial sector will therefore, be interested in only those markets that will maximise returns on specific product types.

The "informal" sector on the other hand is able to cater to all sectors of the market, especially the lower-middle and the lower- income groups. Because of its capacity for diversity; mobility; quick product changes; undercutting; and so forth, historically the "informal" sector has been able to supply and meet the exacting needs of massive urban populations, right across caste, income, and gender boundaries. Here, unlike the "formal" sector, the "informal" sector has been able to develop well-established systems which take into account both quantifiable and un-quantifiable consumer reservations.

In the next section, I will examine the requirements of differing income-groups and consider how these are being currently met. In doing so, I illustrate that within an interrelated "formal" and "informal" sector, it is the latter which is clearly attuned to majority needs and is better placed to meet these.

3.6 The "informal" sector: more attuned to local/mass needs?

"Informal" sector activities are vast and varied. Thus, in order to narrow these down (and because this thesis is about women who are particularly involved with fully-prepared meals), I will focus on only those categories of food I have described as being at the "final level" of handling (see footnote 13). This includes the "convenience" and "fast-food" markets, the intended definition of which was discussed in section 3.3.1.

An analysis of consumer demands for "fast" and "convenience" foods in an urban environment is provided in Table 3.1 under broad headings of consumer types in accordance to their incomes.[16]

[16] Although I am aware that even within these categories there is much differentiation between income; castes; and so forth, I feel that at this stage it would be more useful to concentrate on general patterns rather than the details (which would eat up a lot of space)

3.6.1 Elite and upper-income groups

The elite and upper-income groups consist of politically and socially influential people, usually made up of upper-caste Hindus (often with inherited wealth and extensive business interests) and to a lesser extent richer Muslim and other minority groups.

This group thus has the most spending power and therefore, (as discussed previously) is the identified target for commercial sector food-processing, specifically westernised products. For instance, in a city such as Bombay where many earn as little as Rs5-10 on days that income can be generated, in 1986 this group was reported at spending an average of Rs250 per month on commercially-prepared westernised products alone (Savara (1986) p120).

Further, access to both national and international travel has exposed to a variety of foods, and has made them more open towards westernised tastes and products. Along with this, in an attempt to be considered "modern" and "fashionable", upper income groups have adopted westernised food-products as status symbols making these desirable components of social food rituals and entertainment.

However, whilst there may be a certain level of acceptance as far as commercially-processed westernised products are concerned, there are also many contradictions. As Savara (1987 p123) suggests, this group places a great deal of emphasis on home-cooked products.

An immediate reason for such a preference is apparent in the abundant supply of domestic help; cooks; modern kitchens; and gadgets. The underlying reasons, however, are more complicated. Here, whilst caste influence cannot be completely be ruled out (since this group is mainly composed of upper-caste Hindus), it is perhaps the role of women within such households that acts as the prime determinant in preference for home-cooking. Whilst women in elite and upper-income households may have paid or unpaid work outside of the home, they are still responsible for supervising domestic servants and arranging menus. In fact, this consists of a major role within such families and women spend considerable time finding new recipes and introducing new varieties in meals. As Standing (1985 p32) argues:

"higher consumption standards tend to go with higher expectations about food preparation, home comforts etc....whilst in poorer households domestic labour is, of necessity, cut to a minimum by working women, this will be greatly elaborated in those households showing higher incomes".

Whilst this group may therefore accept commercially-prepared products that they are not capable of producing themselves, their comparatively high standards of requirements influence them to reject others. (Savara (1986 p120) argues that westernised products are only bought because there is a lack of know-how in preparing these items at home).

So, does this group have a demand for "convenience" and "fast- foods" (in the Indian sense of the terms) and if so, how is this met and where does the "informal" sector come into it? In section (a) of Table 3.1 have tried to analyse this by indicating a breakdown of demands for foods required outside of the home.

Table 3.1 Convenience and fast-foods: understanding urban demand

	LOWER		MIDDLE & LOWER MIDDLE		ELITE/UPPER	
	Male	Female	Male	Female	Male	Female
TYPE OF CONSUMER	migrant factory labour (married or single, living in shared accommodation) casual-labourers, 'self-employed' & those finding work on a day-to-day basis, living on footpaths squatters	migrant (single or married to migrant male worker, living with own family or with relatives) migrant (single, living as domestic servants) mobile traders, usually setting camps in groups on footpaths squatters	commuters (married and single) students (living in student accommodation) students (living at home) migrant office/service workers (single or married, often in shared accommodation, or as 'house guests'	commuters (married and single) students (living in student accommodation) migrant office/service workers (single or married, living with relatives or as 'house guests' single women living in working women's hostels	business people professionals politicians	'housewives' voluntary /charity work professionals politicians
DEMAND	complete meals tea, very occasionally snacks		snacks lunch evening meal		lunch entertainment (business & social) social obligations	
SHAPE OF FOOD REQUIRED	traditional meals quantity conventional tastes		home cooking traditional meals variety not so much in meals but in snacks westernised products but only for the top section of the income group, occasional		westernised products home cooking variety novelties status giving	
COOKING FACILITIES AND ASSETS	rarely any access to cooking facilities	rarely any access to cooking facilities but ability to improvise	dependant on living accommodation, but with the exception of married com-muters, those living at home, little or no cooking facilities	dependant on living accommodation, but most with access to some cooking facility, even if minimal or improvised	kitchen spaces servants gadgets transport exposure through travel	
CONCERNS	hygiene price access to credit consistency and regularity in food provision availability of place to consume food work timings	hygiene price quantity (has to feed herself and family) access to credit small amounts	hygiene religion social attitudes conservative tastes price quantity	hygiene restrictions on mobility and social etiquette religion conservative tastes price quantity	hygiene social attitude religion	
HOW DEMAND IS SATISFIED	khannawalli cheap 'hotels' that provide tea and breakfast snack roadside and railway tea stalls very occasionally snack stalls mobile but regular food vendors	will cook own food mostly, but will also rely on mobile, but regular food vendors packed meals from own cooking tae stalls, roadside and railway snacks, railway car-riages occasionally leftovers from richer households	occasionally restaurants cafes more 'exclusive' roadside vendors tiffins packed by own household or khannawallis, transported by tiffinwallahs to work premises canteens	packed lunches brought from home tiffins delivered to living rather than workplaces cafes, roadside vendors (but only in certain circumstances) hostels canteens railway carriages	restaurants tiffins packed at home and transported by personal servants specialised outlets, both commercial and informal sector	

In cases of complete meal requirements, both men and women[17] will use restaurants to entertain socially and for business purposes during lunch times, and sometimes during the evenings. However, if food is required at work premises (whether this is for business people, professionals, or politicians), a "tiffin" will be packed with food cooked from home and will be transported by a personal driver or servant.

In cases where snacks, cakes, and sweetmeats are required, specialist, high-quality commercial outlets are used. Thus, at first glance it would appear that there is very little room left for the "informal" sector. But, a closer look confirms that here too the "informal" sector has been successful in establishing a supply line for upper-income groups, although somewhat "behind the scenes".

Firstly, an indirect contribution comes through the "specialist" outlets (such as those mentioned above) which often supply both factory-produced products, as well as those produced by "informal" sector suppliers. These suppliers will usually be "contracted" to the outlet and will supply whatever is ordered.

Secondly, there are those "informal" sector suppliers who have been associated with a particular family over a long period of time (sometimes through generations). These suppliers may have originally been "chosen" for their caste status, paternalistic relationships stretching back to pre-migration feudal links in rural areas; and so forth. Nevertheless, they are "specialists" in their own way: supplying high quality products to specific families through having established a reputation for their services. Such suppliers will regularly bring their wares (such as snacks; pickles; etc.) to the house itself and will often be a part of the domestic cycle. Such "specialists" will also be called upon when the family will require extra help in catering, for example supplying sweetmeats at festive gatherings.

In comparison with other income-groups however, whilst this group utilises the services of the "informal" sector, it does so in a rather limited way.

3.6.2 Middle and lower-middle income groups

This group consists of a massive number of people, from various backgrounds, doing a variety of paid jobs. A complete breakdown of income-levels and statistics showing the type of work they are involved with is not only a difficult task, but also perhaps not a directly relevant exercise in understanding the immediate question as to how their current needs for "convenience" and "fast foods" are being met.

In order to narrow this down, I have therefore used three indicators which I see as affecting the shape of daily requirements for such foods (I also use similar indicators for the next group, lower-income earners). These are (a) gender (b) accommodation; and (c) distance from workplace.

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[17] There are many contradictions regulating desirable social and moral behaviour of women from elite and upper-income backgrounds. On the one hand, travel; education; etc have brought with them a "modern" attitude which gives an appearance of equality and independence for women. Thus women are allowed the "freedoms" that women from other groups are denied (such as visiting restaurants on their own). However, in some senses they are under extra pressure to retain high moral standards in order to keep the family's reputation "more respectable than the average"

Interrelated social and economic factors which give meanings to men and women's activities are crucial in determining where each person lives; what type of paid work they are able to obtain; what is socially acceptable behaviour; and so forth. Thus, as section (b) of Table 3.1 shows, whist men and women may have the same pattern in "convenience" food requirements, the demand (and how this is satisfied) for each varies.

To take the men first, it is difficult not to notice the thousands of commuters on Bombay's trains and buses. These commuters (married or single) are (a) either office or service workers usually living in accommodation shared by other family members or relatives in the suburbs of Bombay; (b) or students living at home or in student accommodation; or (c) migrant workers usually living as "house guests" or in shared "bachelor" accommodation. They will need to leave home early in the morning and return late in the evening. Therefore, those who have access to cooking facilities will usually eat an early morning breakfast before they leave, consisting of tea; chappatis; or savoury snacks (such as "idli", a common breakfast rice and lentil "dumpling"). Those who do not have access to cooking facilities will have tea and breakfast in cheap cafes and railway stations, or will wait until they reach canteens at their workplaces.

A lunch time meal is therefore essential, but what is noticeable is that men crowding the railway carriages will hardly ever carry any packed lunch or "tiffins" with them. But, this absence is not due to the fact that there are better alternatives (than a packed lunch) available to them. Indeed, there are many alternatives including cheap subsidised canteens (especially in government offices and student places); cafes; roadside vendors; and so on. However, there is an overall reluctance to use these on a regular basis (not so much for snacks but for complete-meal purposes).

As with the upper-income group discussed previously, the reluctance stems from a number of recognised and unrecognised factors. As with the former, this group will be: (a) worried about hygienic conditions of food-preparation (because ultimately poor hygiene and related illnesses are very costly and incapacitating, both in terms of time and money); (b) aware of irregularities concerning caste and religious norms (particularly vegetarianism) to a certain extent; (c) be weary of the cost of "bought" food (which will be measured up in terms of both quality and quantity).

Finally, in contrast to the upper-income groups, whilst there will be some possibility of adventuring into new tastes and varieties, this will be limited (although there will be less resistance to a variety in snacks in comparison to full-meals). This group will expect not only more "traditional" meals, but also meals deriving from their particular area or locality of origin (i.e., Marathi; Punjabi; and so on). Lunches thus become fairly rigid in menu and conservative in taste.

Here, there is little, if any room for commercially prepared lunches or ready meals. In fact, true to the Indian meaning of "convenience" discussed previously, foods are transported to the desks and workplaces of thousands of commuters through an immensely complicated system developed by the "informal" sector "tiffinwallahs". This is so well established that both its efficiency and uniqueness has become legendary to the city, so much so that the tourist guides make a special reference to it (See Figures 1;2;3).

Fig 1. (i) and (ii) Tiffins arriving at Nariman Point, Bombay's exclusive office development

Fig 2. Bicycle boys transporting tiffins to local factory workers

Fig 3. Tiffins awaiting transportation to college students

Although the detail of how this system works is fascinating, for the purposes of this paper, it is sufficient to know that for an agreed sum, contracted men[18] will pick up "tiffins" prepared and packed by women in each individual's household (between 9-10 am each morning). Each "tiffinwallah" will collect numbers of "tiffins" (could even be up to 75 if he has access to a wooden cart or up to 30 if a bicycle is used) and these will be brought to and accumulated at a central railway station (Dadar). Most of the "tiffinwallahs" are illiterate or have a low-level of literacy, therefore they will use various colour codes to decipher the destination of each "tiffin". Huge wooden boxes, holding numerous "tiffins" are then loaded onto a noisy, crowded railway carriage, and miraculously reach the correct owner by lunchtime. They are then collected and returned in the same way.

It is, then rare to see women eating alone in public places, particularly cafes; canteens; and dining rooms. Even if they are in groups, what becomes immediately apparent to an outside observer is that men and women will have their own, segregated spaces (see also Savara (1982 p19)). Women will, therefore, seek alternative venues. Ironically one of the most frequently used venue is the "ladies only" railway compartments, where thousands of commuting women buy snacks and hot foods from the "informal" suppliers who jump on and off the trains at every station. From what I saw, these compartments were like "food bazaars" selling numerous varieties of convenience foods.

Another crucial factor affecting demand is the woman's ability to cook. As with the men, some women may also have access to minimal cooking facility, but they are more likely to have the ability to improvise facilities (most women in working women's hostel and student accommodation will own a kerosene stove or an electric ring, depending on the regulations). And, if they are in some kind of shared or family accommodation, women will probably be involved in cooking in any case.

What is noticeable, therefore is that women, unlike men will not always rely on "tiffins" to be transported to their workplaces. Instead they will carry a comparatively modest lunch container (usually consisting of one box as opposed to the four boxes of an average "tiffin") with them on their journey to work. This will consist of a snack, a single part of a meal or leftovers prepared by themselves or other women in the household.

This does not, however, mean that they do not utilise the "tiffin" service altogether. Some women, particularly students may have a similar contract with those women who will supply them regularly with cooked meals. The crucial difference is that they will have the "tiffins" delivered to their places of abode, rather than places of work.

This discussion, shows that both men and women from middle and lower-middle group rely extensively (although differently) on the variety of intriguing services provided by the "informal" sector, and their daily real needs are little satisfied by commercially-prepared food products. In the next section I will show how the latter completely fails to reach lower-income groups who solely and heavily rely on the "informal" sector to satisfy a large proportion of their needs.

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[18] In a personal interview with the General Secretary of the "Bombay Tiffin Box Supplier's Association" (which functions as a co-operative and a trades union corordinating body), he informed me that no woman has ever been taken on to do this work. The justification was that travelling across Bombay was not considered a safe or fit work for a woman

3.6.3 Lower-income groups

Lower-income groups include a large migrant population (see Chapter 4 for further detail). It is difficult to be accurate about what is meant by low-income here, but if any guidelines are required, then these groups will be on the border of or well below the poverty line, but will be in debt to varying degrees (sometimes to rural landlords; sometimes to urban moneylenders; and usually to both). They will have little stability and security of paid work or material possessions and will make a living in whatever way they can.

In common with the middle- and lower-middle income groups, I will take gender and place of abode as important criteria in determining food demands. However I feel that, in this case, irregular and spasmodic paid work patterns affect the demand type more than the distance to work, for instance. (Often low-income groups do not travel long distances to work as they cannot afford the fares, or the time, and will tend to live closer to areas where they work). I will first turn to the men.

In an already congested city where new arrivals further increase numbers everyday, amongst many of the problems faced by low- income and poverty level groups is housing. For male migrants who arrive to seek work in factories (such as textile mills which once provided major employment), this usually means leaving their families behind in their villages of origin. Some migrants may be able to share a room ("kholi": see Chapter 4) while several others will live on footpaths.

Whatever the case, a lack of cooking facilities means that the men rely extensively on the khannawallis for their main-meal supplies. Whilst tea and an "idli" breakfast are eaten in cheap "hotels" or cafes, the women are usually contracted to supply two complete meals a day. These meals may be eaten at the khannawalli's home or packed in a "tiffin" for delivery to the men's workplace or living place.

The type of food required by such men is that which is hot; filling (quantity often becomes more important than quality); and consisting of a "traditional" meal of chappatis, rice, vegetables and lentils (and the occasional meat or fish). Coming from rural backgrounds and lacking cash, migrant low-income groups have generally had little exposure to the variety of food offered in urban area. Their attitude towards food thus appears very conservative at first sight. However, studies have shown that there may be deeper psychological factors at play. Often migrants will seek out eating places where others from similar backgrounds will accumulate, because these places in turn will act as a base for informal network support systems (Singh (1976) cites examples of cafes in New Delhi which are solely used by South Indian migrants). In Bombay (as this study shows), migrants will seek out those khannawallis who originate from the same region/village as themselves and belong to the same caste (see also Dandekar (1986)). Furthermore, despite assumptions that people living on footpaths or in congested surroundings are not concerned with food hygiene, my own interviews showed a real worry about food taken from irregular suppliers (such as roadside vendors) because illness and the resulting inability to earn income can cause a major crisis for those who rely on earnings on a daily basis. The regularity of food from a single source is therefore important.

Besides this, another crucial factor to the survival of many low- income groups is access to credit or waiving of time restrictions on payments. (As discussed in Chapter 6), here too, the khannawallis will be able to take into account more carefully her

customer's personal circumstances by the very fact that each is dependent on the other, she for her own need to generate income and he for a regular supply of food. Clearly, therefore there are many more factors than price (identified as the main obstacle by the commercial sector) that are at play. Table 3.2 details the possible sources of food available to this group and their reasons for choosing to eat with the "khannawalli". It also gives a comparison of food-costs. What becomes clear is that the "khannawalli" is the cheapest and most efficient source of food supply.

Table 3.2 Single male migrants: sources of cooked-food supply

	INCOME BAND & JOB TYPE		GENERAL COMMENTS FROM BOTH GROUPS
	Rs 1,200-1,500 per month Permanent textile or other industrial work	Rs 500-800 per month Casual textile workers; labourers; sweepers	
KHANNAWALLIS	Charges per month for 2 daily meals: Rs 300 (plus 10-15 per meat dish) Rs 250 (plus 8-10 per meat dish) Rs 200 (plus 8-10 per meat dish)	Rs 125 (plus 5-8 per meat dish) Lowest Rs 120	• Satisfactory quantity; quality; taste • Convenient • Regular • Hygienic* • Credit availability • Cheaper in comparison to other sources
CANTEENS	Subsidised Rs 2/3 per plate or portion	as for permanent workers, if available	• Unsatisfactory quantity; quality; taste • un-hygienic
"HOTELS"	Rs 10-12 per day on tea and breakfast	Rs 5-8 per day on tea and breakfast	• Expensive • Quantity not enough • Not practical for other meals
ROADSIDE AND OTHER SUPPLIERS	Occasional Rs 3-5 per portion	Occasional Rs 3-5 per portion	• Quantity not enough • Un-hygienic • Expensive if utilised regularly

* Most clients associate hygiene with regular supplies, rather than the strict sense of the word

The majority of the khannawalli's customers are, however, men and the women will hardly ever utilise this service. There are several reasons for this. Firstly, even for those who have settled in Bombay and found regular employment (such as with the textile mills), they will either be obliged to cook for their families before they leave for paid work or will have some other woman member of the household doing this. Like the middle-income women, the women here will therefore carry packed lunches with them.

Studies also show that women prefer to take their own food and do not like eating in canteens. If, for some reason they were forced to buy canteen food, they will eat this near their machines (despite the noise and pollution) rather than the canteen because:

"there are too many men there. We get pushed around. They laugh at us a lot and there is a lot of teasing"

(Savara (1982) p19).

For those women who migrate, they do so to join their husbands or other family members. If they migrate singly or are deserted, they will try to live with friends and relatives, or obtain employment where they have to live in. If in cases where they have to live on footpaths (as with single parent migrants who may find difficulty in obtaining live-in employment or alternative accommodation), such women will tend to form groups for protection. In fact, single-room "kholi" establishments (available to men) do not exist for "respectable" women (for women, "kholi" type accommodation is associated with prostitution). But, wherever they live, women will tend to cook for themselves even if circumstances are difficult. Cooking facilities will be improvised on footpaths; building sites (where many migrant women find employment); squatter colonies; and so on. Part of the reason for this is that unlike single male migrants, women will often be responsible for feeding the children as well as themselves.

In cases where a woman has to be away for long hours, she will require additional food to that packed from home. In this case, she may also use roadside "tea and idli" stalls (probably the same stall where she is recognised; or railway stalls; and railway carriages. For those whose mobility is restricted (such as with footpath vendors who have to guard their patch and are worried about losing trade if they take time off to eat), other mobile vendors selling hot meals will bring food to them (again on a more or less regular basis).

Finally, whilst both men and women may share concerns over food hygiene, their concerns over price and quantity are at variance. Men will usually judge the price by the quality and quantity of the final product. But women will think about how much cheaper the product would be if they made it themselves! Furthermore, a woman's perception of price and quantity will include the need to feed the whole family, not just herself.

The above argument, illustrates that whilst the "informal" sector is heavily active in meeting needs of low-income groups in a variety of ways, perhaps the men are more dependent on particularly one of these services provided here, namely that of the khannawallis. The food that the khannawalli provides is a convenient, fast-food product for numerous men, who like their suppliers are very poor themselves.

3.7 Conclusion

The chapter set out to place the activities of the "informal" sector (and specifically the khannawallis) within an overall "whole" of the Indian food-processing and preparation industry, and particularly in its relation to urban "convenience" and "fast-food" requirements. By arguing that the necessities and meanings of such food requirements need redefining in an Indian context, the chapter showed that it is the "informal" sector who is more attuned to the needs of the majority of urban dwellers, rather than the "formal" sector which continues to remain alienated.

CHAPTER 4

The setting:

Historical & geographical continuity and change in Bombay

Contents

4.1 Introduction

The previous chapter discussed the importance of the 'informal' sector in meeting the everyday cooked-food needs of a whole range of urban dwellers. In doing so, it began to develop a picture as to how the khannawallis "fit into" the whole schema of cooked-food industry and markets.

This chapter continues to add further pieces to that picture by taking a closer look at the setting within which the "khannawalli" activity has its origins. The chapter, therefore, begins at the starting point, i.e. Bombay itself.

In this, it is considered important to understand the historical and geographical circumstances that not only shaped Bombay's development, but which at the same time created a 'world' of textile in a marked corner of it - a 'world' which allows thousands to make a living, and one in which the khannawallis are concentrated.[1] Therefore, whilst the chapter explores the overall trends that led to Bombay's rapid expansion, it specifically focuses on its relationship with the textile industry.

Thus the chapter begins by taking a general (but brief) look at colonial interest that sparked of the development of an insignificant island into a major port and industrial centre. In this, the colonials encouraged port-related activities whilst almost neglecting industrial investment in manufacturing and related industries. Unlike other major cities in India, therefore, Bombay somehow escaped foreign monopolies on industry, particularly textiles, leaving room for Indian entrepreneurs to develop an industry into an area they were most familiar with.

Over a period of time, textiles became the most prominent manufacturing activity in Bombay and, certainly at the time of Independence Bombay was a leader in this field. Textiles took over large land areas in Bombay, in turn, requiring extensive land reclamation for the growing number of mills. Bombay therefore has specifically designated textile localities which are important even today.

As Bombay's port; railway; and textile activities began to thrive, an overwhelming demand was created for labour. Labour was specifically targeted and recruited for each industry, with the textile workers being sought from neighbouring rural Maharastra. Migrants were pushed to the city in the face of crop failure and rural hardship, but a marked characteristic of the "textile migrants" have always been a reluctance to break off ties with the land. Textile related migration is therefore of a temporary, seasonal type with single male migrants returning to their villages of origin as and when required by agricultural cycles. Even today, when there are many changes in overall migration patterns, textile migration continues to retain similar characteristics.

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[1] Women who supply "tiffins" to students and lower middle-class commuters exist all over Bombay (and in other urban Indian centres such as Delhi; Ahmedabad). This can however, be a spasmodic, irregular activity. The crucial difference between these women and the khannawallis is that the latter are concentrated in the mill areas usually catering for mill clientele; have carried on this activity for generations; and are from low-income groups.

There are at least two serious reasons why the migration continues to be temporary. First of all, whilst the working conditions in the mills have seen improvement over the years, they nevertheless remain miserable. Most men suffer from ill health as a direct result of working in the mills, and many develop chronic, long-term illnesses. Secondly, housing conditions are appalling, and again whilst there have been many changes throughout the years, basically the housing remains inadequate and overwhelmingly congested. In such conditions it is often impossible for the migrant to settle permanently.

The chapter draws out differentials in migrant housing and working conditions and shows how an interaction of these has created (amongst other needs) a demand for "heavy" but exacting meals that only the khannawalli can supply. The khannawallis meet these demands from homes which have a similar low standard, and the chapter argues that it is important to recognise that housing conditions (and their differences) have direct effects on the capability of individual suppliers.

The chapter concludes by pointing out that in setting the scene within which the khannawalli activity takes place, it has shown that it is possible to trace the roots of an "informal" sector activity, particularly one that is so closely linked with "formal" sector development. In doing so, it will be possible to analyse the continuity and the changes that have taken place in the way the activity had been carried out over a number of years.

4.2 Historical influences and geographical growth: a brief sketch

Up until the middle of the 17th century, Bombay[2] was of little significance to anyone except the fishing tribes that inhabited it. It did not even have its own identity and was simply regarded as one of the seven islands that formed a cluster off the Arabian Sea (Fig 4.1). Somewhere in the 1630's the Portuguese took over Bombay from the Moguls, and in 1661 it was passed onto Charles I on his marriage to Catherine of Braganza. Charles, who had little interest in this acquisition, leased it to the East India Company for £10 per annum in 1668 (GOI (1981) p7; Seabrook (1987) p6).

The East India Company quickly recognised that as a port, Bombay would allow easier and faster access to European and East African trading routes. Even in the same year, therefore, both the British and the Indian administration began to draw up plans to link the seven islands. By the 1860-1870s, reclamation of land was in full force, marking the beginnings of a practice that has continued ever since (GOI (1981) p7-9).

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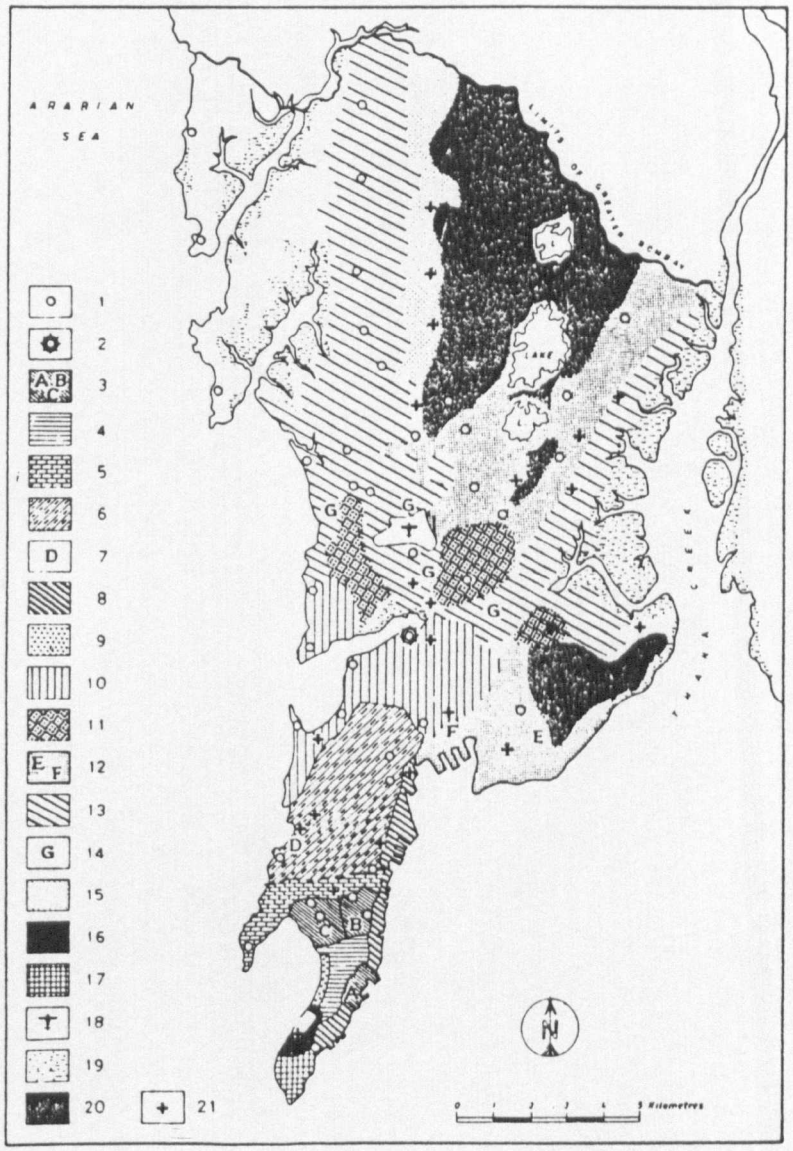
[2] It is believed that the fishing tribe "Kolis" who originally inhabitated the island named it "Mumbai" after a patron deity (GOI (1981) p7). Bombay is an anglacized version of what is known as "Mumbai" to most Indians.

Figure 4.1. **Bombay: The Regional Setting**



Key

(1) *Precolonial settlement nuclei (fishing & farming);* **(2)** *12th - to 13th-centiry fortified Hindu township of Mahikavati;* **(3)** *colonial period: European town & native quarters: (A) European town and factories with a Parsee bazaar sector within fort;(B) Muslim quarters & shopping area;(C) native Hindu township;* **(4)** *area between 3A, 3B & 3C: open ground and esplanade;* **(5)** *18th-century extensions for European quarters (better-class) and Governor's residence & commercial zone;* **(6)** *mid-18th to mid-19th century reclamation: ground developed by joining the seven islands, followed by roads on reclamation embankments; late 19th-century mills and industrial labour tenements (chawls);* **(7)** *the last breach, Hornby Vellard & the adjoining race-course;* **(8)** *late 19th-early 20th-century portside reclamations: docks & dockside functions;* **(9)** *early 20th-century (up to 1930), Back Bay reclamation; 'Queen's Necklace' and 5-storey 'matchbox'-type upper-middle-class flats;* **(10)** *1930 to 1950: lower- & middle-income residential area; early suburbs;* **(11)** *post-1950 residential 'dormitory' suburbs;* **(12)** *post-1960 industrial expansion: (E) protected industrial area; (F) newer reclamation & dock extensions;* **(13)** *post-1970 residential suburb expansion;* **(14)** *extensions of older suburbs away from rail corridor towards sea & new reclamation;* **(15)** *post-1970 industrial expansion in outer western suburbs;* **(16)** *post-1970 Back Bay reclamation: new skyscraper complex, partly offices, partly upper-class residences;* **(17)** *defence area;* **(18)** *airport;* **(19)** *marshes & salt pans;* **(20)** *hills;* **(21)** *major slums.*

Source: Despande and Arunachalam (1981) p189

Today, Bombay covers a vast expanse which is divided (for administration purposes) into Bombay City; Greater Bombay; and the Bombay Metropolitan region (Fig 4.1).[3] Yet, this is not enough for its ever-growing population, and Bombay currently ranks amongst the world's most seriously congested areas, with the population density being 204 persons per Km squared in accordance to the 1981 GOI census.[4]

The census figures also indicate that Bombay houses a huge population, being at 8,243,405 for 1981. Projected figures for 1991 lie somewhere between 10,858,506 and 13,469,857 for the region (D'Souza (1991) p1289; Govt of Maharastra (1974) p86-7). Bombay is also one of India's largest and most important cities. It is a thriving port; a strong industrial base; a governmental administrative seat; and a major financial centre.

The historical processes that have led to this phenomenal growth are reflected in certain strong characteristics that Bombay has developed over a period of time. Thus, it does not take long to work out that Bombay is a "city of migrants" and that its dependency on migrants is as strong as ever. It is therefore characterised by a variety of migrant groups who bring with them differing languages; differing religions; and ethnicity, which they try to preserve by creating "miniature" environments in keeping with those they left behind. For instance, Bombay contains several Muslim "villages" concentrated on one side of the city (Fig 4.2: Mazagoan; Dongri; Umarkhadi; Market; Jain Gujarati "villages" in Bhuleshwar and so on) (Deshpande and Arunachalam (1981) p195-7).

Secondly, land reclamation has of course occurred at varying stages of history, and what has emerged is a clear demarcation between the "new" Bombay (with its immaculate broadways and modern office blocks e.g. Back Bay reclamation and Nariman Point); and an "old" Bombay (which is reminiscent of Victorian Lancashire or Manchester with its multitude of factory chimneys; squalor; and poverty).

It is within the older Bombay that this study is located, particularly the areas (such as Worlinaka: Chinchpokli; Mahalaxmi: Fig 4.2) that surround its primary industry, textiles. Historically, textiles have been central to Bombay's development, and in fact, provide a starting point for its industrialisation. Therefore, it is important to take a closer look at how this happened, and why textiles influence the shape and characteristics of local areas even today.

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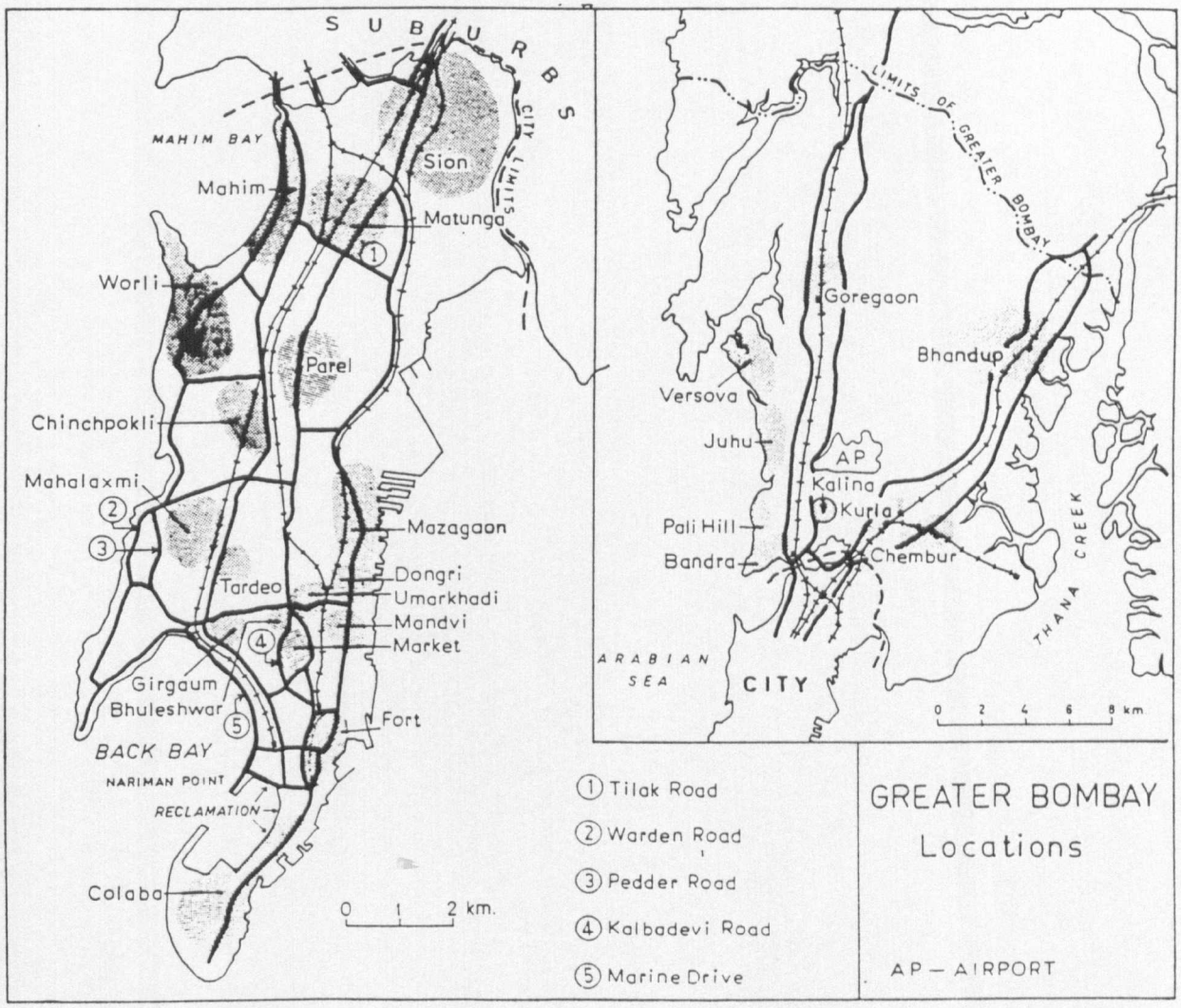
[3] Bombay City consists of the combined original islands; Greater Bombay is a municipality boundary which includes parts of the Salsette and Bombay City; Bombay Metropolitan region stretches beyond Greater Bombay to the Ulhas estuary and the Thane creek and included the embryonic New Bombay (Fig 4.1)(Deshpande and Arunachalam (1981) p187).

[4] Work on the 1991 census figures was not complete at the time of writing.

Figure 4.2. **Greater Bombay: Place Locations**



Source: Despande and Arunachalam (1981) p196

4.3 Textiles come to Bombay: colonial lethargy vs. "home-spun" industrialisation

British interest in Bombay's ports and docks was two-fold: (a) to ensure quicker and easier transportation of raw-materials required to feed the growing demands of the industrial revolution at home; and (b) to open up the "Gateway of India" by carrying out enforced one-way trading policies which would ensure markets for British manufactured goods (GOI (1981) p7).[5] The British administration, therefore, placed a great deal of emphasis on developing the dock industry, and thousands of migrants were recruited to construct docks; work in the shipyards; and load and unload ships.

Intense port activities further necessitated a pressing demand for efficient infrastructure (particularly railways) to and from Bombay. But, there were at least two main problems that delayed the construction of railways in Bombay up until the second half of the 19th century. The first one was a tremendous shortage of labour, and the second the defiant mountainous range of the Western Ghats (Charlesworth (1982) p35). However, when it was finally carried out, railway construction was systematic; urgent; and in keeping with the colonial purpose of extraction and trading. The first rail link was therefore established with those areas which were the most active in providing raw-materials, particularly cotton. Thus in 1864 a direct line to Ahmedabad was established. This allowed British goods to travel to the Gujarati markets and bring back cotton on the return journey. The Nagpur and Raichur lines which opened up internal trading within Maharastra were established in 1867 and 1871 respectively (GOI (1981) p7). At the same time, Maharastra also developed a whole network of small railway lines which allowed migrant labour to travel to Bombay easily.

Despite its exploitative purpose, Marx heralded the onset of the railway in India as signalling an important revolution:

"I know that the English millocracy intend to endow India with railways with the exclusive view of extracting at diminished expenses the cotton and other raw materials for their manufactures. But once you have introduced machinery into the locomotion of a country, which possesses iron and coals, you are unable to withhold it from its fabrication. You cannot maintain a network of railways over an immense country without introducing the industrial processes necessary to meet the immediate and current wants of the railway locomotion, and out of which there must grow the application of machinery to those branches of industry not immediately connected with railways. The railway system will therefore become, in India, truly the forerunner of modern industry" (Marx (1853) p32).

Whilst railway construction did go hand in hand with industrialisation in places such as Calcutta, this did not happen at the same pace in Bombay. There are at least three reasons for this. The first is embodied in the British attitude towards industrialisation in Bombay. Whilst the British State Government took on an active "public sector" role in

[5] Between 1814-1835 handicraft piece exports fell from 1.25 million to 306,000, whilst Britain's export of cotton cloth rose dramatically from 1 million to 51 million yards (Fact Sheet Collective (1983) p93) (see also Marx (1959) p26-27)

the building of railways, it remained fairly uncommitted to developing indigenous industries (Charlesworth (1982) p44- 68).

This was left in the hands of private (mainly foreign) investors. Such investors were primarily concerned with export-oriented and extractive industries, and therefore, large amounts were directed towards "traditional" industries such as jute.[6] In Bombay (which lacked these traditional industries) foreign investors were solely concerned with financial speculation and trading, particularly in cotton. There was a marked disinterest in Bombay's industrial development.

Secondly, the destruction of local handicraft production which had devastated many local economies (as in Utter Pradesh (UP)), this was not so rapid in Maharastra (and thus Bombay). This may be because here handicraft production was spread over a wider geographical area; was less urban oriented; and much more dependent on the home, rather than the export markets (Charlesworth (1982) p35). Also, prior to the opening up of railway lines, the Western Ghats made it difficult for foreign goods to penetrate local markets (ibid. p35); GOI (1981) p7).

Thirdly, whilst the lack of foreign interest inadvertently gave Indian entrepreneurs a unique opportunity, the Marwari families (amongst the most likely investors) appeared reluctant to diversify from mercantilist and trading activities (Bagchi (1972)). As the Indian rupee experienced a shocking devaluation,[7] Indian financial ability to purchase foreign machinery (together with the necessary transport costs; special fuels; and maintenance requirements) was highly restricted. Indian entrepreneurs also, of course, lacked the know-how and skills in the running of these machines.

Eventually however, a remarkable Indian businessman C.N.Davar, secured the necessary finance by setting up a stock company and a joint venture with fifty other merchants (Factsheet Collective (1983) p93). Davar stayed with what he knew best, and set up the first Indian cotton mill in Bombay. When this went into production in 1856, not only did it mark the beginning of Bombay's industrialisation, but paved the way for India's entry into global textile markets. In a short time, a second mill started producing cloth in 1857, and, by 1862, there were four mills in Bombay with at least 94,000 spindles and 2,150 looms with another six under construction (ibid. (1983) p93; Goswami (1990) p2429).

Following this dramatic start, however, interest in textile mills waned for a short while when other industries became more important. The financial boom that followed the American Civil War poured an estimated $81 million into Bombay (Burnett-Hurst (1925) p2). This led to massive speculation into cotton trading (resulting in an emergence of numerous banking and other financial institutions), and large investment in sugar; cement; engineering--in fact, anything but textiles (Charlesworth (1982) p40). But, the following decade soon saw a steady increase in mills, which once again became important in the 1870s (Hazari (1965) p484). In fact, by 1911 there were at least 141 mills, and uniquely, 129 of them were owned by Indians (Bagchi (1972) p183).

At the time of Independence, Bombay was India's leading textile manufacturer. And, although in recent years there has been a massive national decline in the textile industry (see Chapter 8.2 for details), Bombay still remains an important contributor. Thus,

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[6] Arguably this attitude undermined Indian industrialisation (Bagchi (1976))

[7] Marx (1853 p26) notes the effects of the devaluation of the 1823 Rupee from 2/6 to 2/-

Bombay's history is entwined with textiles; its physical geography is considerably influenced by the demands of the textile industry, particularly in the older part of Bombay; and its social environment is shaped by people who have migrated to work in the mills. The next section will, therefore, take a closer look at the last two points.

4.4 Migration: continuity and change

This section compares early migration to Bombay with its present trends. It argues that despite changes, migration to Bombay is still predominantly temporary, single-male, and return-migration, particularly for textile workers from land-owning groups.

4.4.1 General trends of early migration

The extent to which Bombay's early industrialisation relied on migrant workers is evident in the 1921 Census figures (Table 4.1). These figures indicate that some 84% of the total population was born outside of Bombay, but it is believed that if these figures were occupationally categorised, the proportion indicating migration amongst the "labouring classes" would be higher still (Burnett-Hurst (1925) p8).

As can be noted from Table 4.1, the largest proportion of early migrants came from adjoining Konkan division, particularly Ratnagiri (see Fig 4.3). The second largest group came from the Deccan division (which now consists of the Pune division and parts of Nasik division), particularly Poona (or Pune as it is known locally).

An important hint as to (a) why such migrants were drawn to Bombay in the first place and (b) as to what factors shaped the characteristics of this type of migration lies in an early reference from the "Gazetteer of the Bombay Presidency" (1880 (quoted in Burnett-Hurst (1925) p8/9):

"The teeming population of Ratnagiri has been one of the chief factors in the development of the city of Bombay....It is estimated that in addition to many thousand partly settled in Bombay, over one hundred thousand workers pass every season from Ratnagiri to Bombay, returning at the beginning of the rains to till their fields."

From this quote it can be glimpsed that early migration was closely tied to agricultural cycles. Ratanagiri and its neighbouring areas experience only one main rainy season when the monsoon waters the rice crop. Apart from this, the rain and soil conditions remain poor for the rest of the year. The Deccan too experiences similar rain shortages and disrupted agricultural production, sometimes even more sharply than the former. And, between 1898 and 1906, average rainfall over Bombay Presidency was 20% lower than in 1886-1897 (McAlpin M (1979) quoted in Charlesworth (1982) p21). Agricultural shortfalls during this time were therefore almost inevitable and it was not surprising that places such as Pune; Satara; and Ahmadnagar experienced famines (ibid.).

In fact, it would appear that the situation for farmers at the time was pretty grim overall. Apart from the problems created by rain shortages, they had to contend with changes imposed by British agricultural policies, such as those relating to land ownership and the introduction of revenue settlements (Medovoy (1984) p47-50;

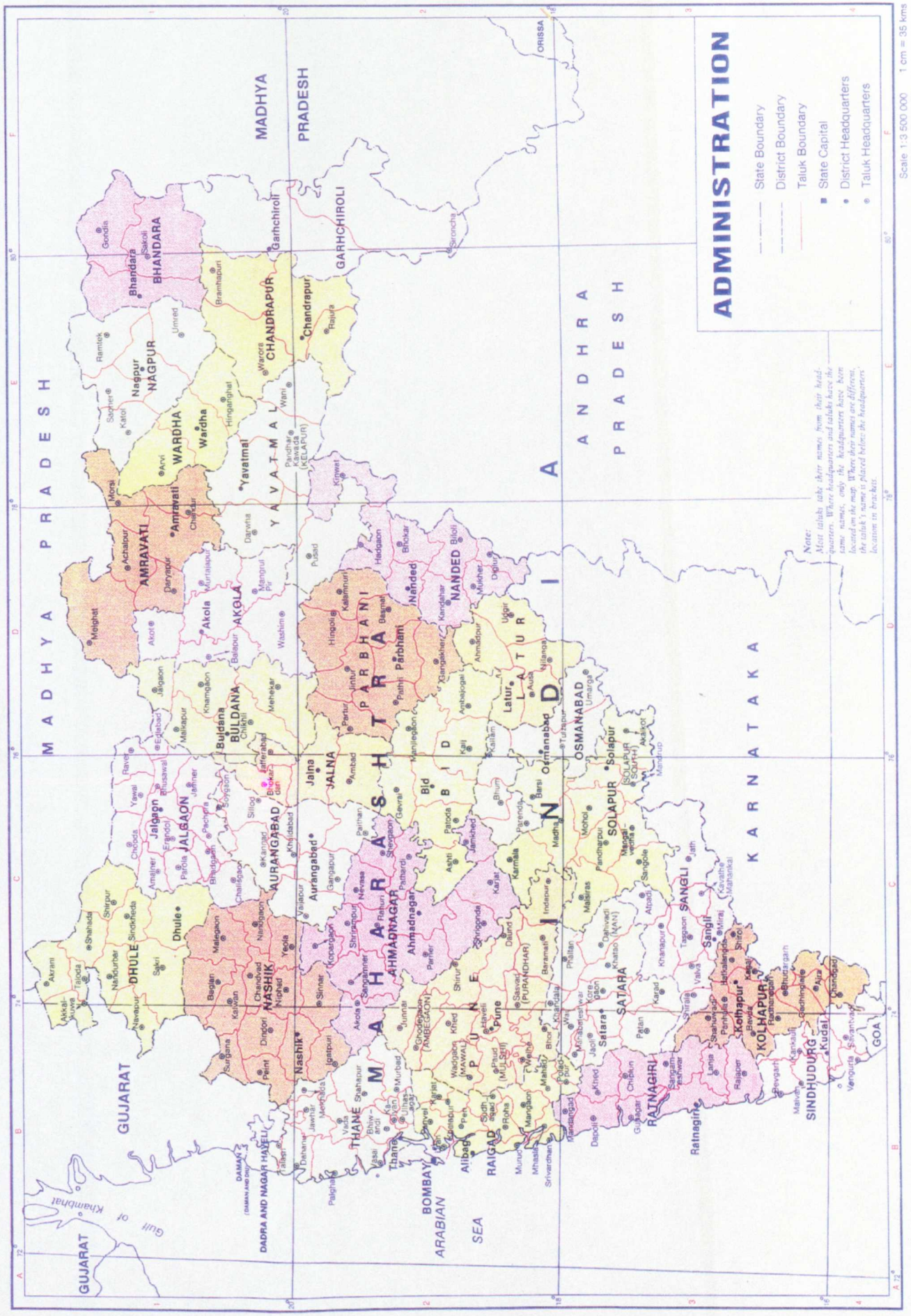
Potter (1992) p205-210). In fact these changes, and in particular the demands for revenue settlements, were so strenuous that there were increased peasant disturbances linked with renewed calls for national liberation. The British began to fear a peasant revolt and introduced urgent interventionist strategies (such as the Deccan Agriculturist's Relief Act of 1879) which were adopted in order to accommodate peasant indebtedness and agrarian change in Maharastra (Catanach (1970) quoted in Charlesworth (1982) p57; see also Medovoy (1984) p53- 55).

Table 4.1 Birth place of Bombay City inhabitants 1911 and 1921

Birthplace	Number of persons (thousands)	
	1911	1921
BOMBAY PRESIDENCY		
Bombay City	192	188
KOKAN		
Ratnagiri	216	236
Kolaba	37	43
Thana & Bombay Suburban District	16	15
DECCAN		
Poona	71	89
Satara	57	66
Ahmednagar	15	49
Nasik	10	25
GUJRAT		
Kathiawar	51	72
Kutch	36	37
Surat	35	40
Ahemdabad	16	18
KARTANAK		
Kolapur	9	9
Sind	2	7
OTHER PROVINCES & STATES		
United Provinces	51	71
Rajputana Agency	12	20
Hydrabad State	9	20
Madras	8	15
Punjab	8	8
Other provinces & states	17	10
Portuguese & French settlements	32	34
Foreign countries	15	20

Source: Census of India (1921) quoted in Burnett-Hurst (1925 p8)

Fig 4.3. The State of Maharastra



The necessity for cash to settle revenue payments and the increasing need to supplement rural incomes pushed many from the neighbouring areas to the developing city. Migration was seen as a (possibly short-term) strategy that was necessary in order to ensure family survival at a time of crisis. It therefore took the form of select, rather than family migration because it was crucial to hold onto the land for long-term survival. Who was selected or temporarily released depended on the person's sex: age: and position in the household and so forth. Usually, this was one or two male members (married or unmarried) who ranked at the top of the household hierarchy.

Thus early migration to Bombay was overwhelmingly that of single- migrants, particularly from those groups that owned land. And, the temporary nature of it was a constant frustration to British supervisors and managers. This is evident in the following quote:

"...there is no doubt that the intention of nearly all those who leave their homes in the Konkan is to get rich quickly and return ultimately to the village.."

(Burnett-Hurst (1925) p10).

And, there is little doubt that select migration was an important factor in distorting the adult male/female population ratios for a long time. Compare, for instance, the number of females to males between Bombay and its surrounding districts at the time of its early industrialisation (Table 4.2)

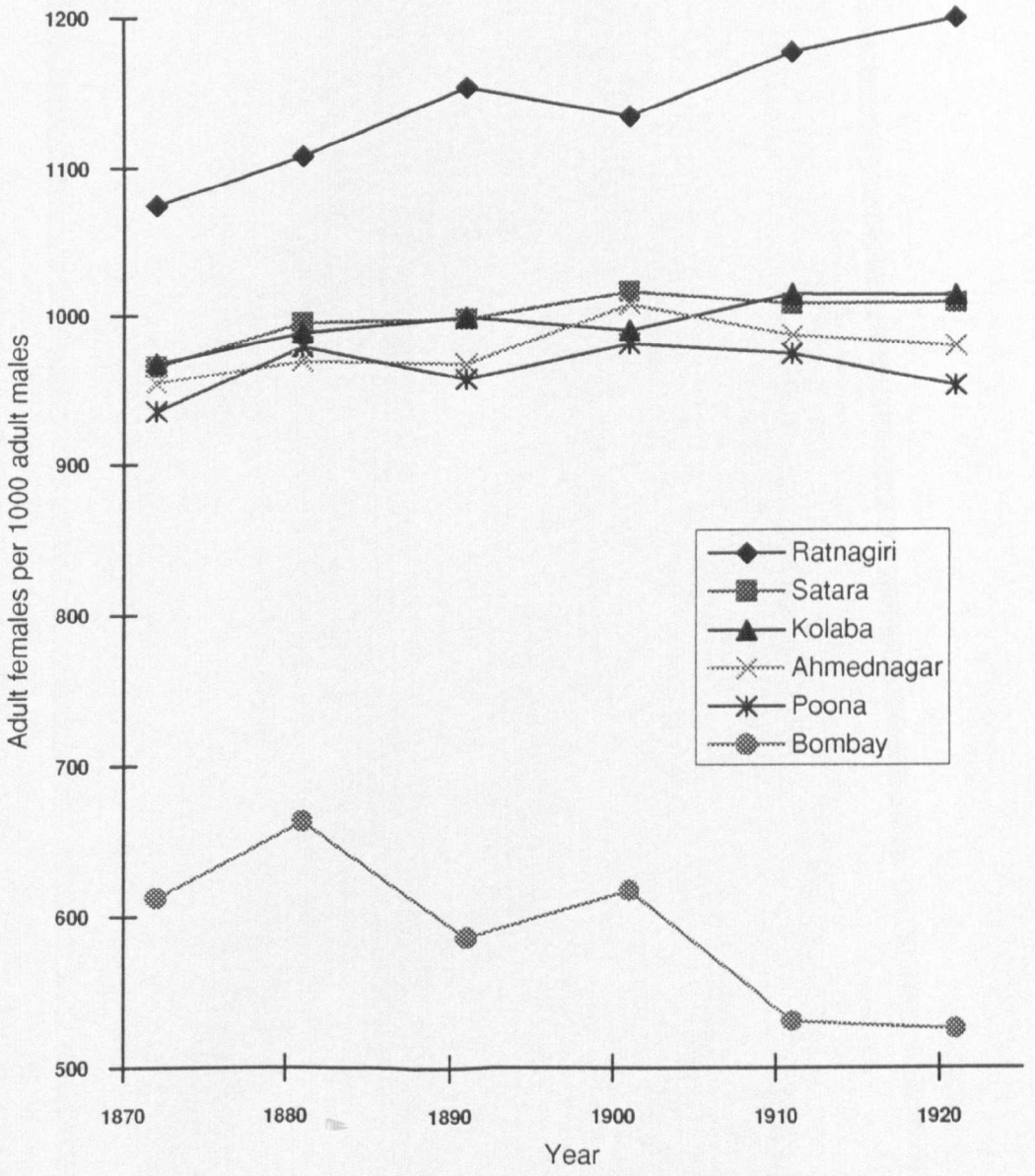
Throughout this time, Bombay continued to attract migrants and its population grew steadily and sharply (see Fig 4.4), a trend that has continued ever since. In fact, throughout its history, Bombay has only seen two distinct periods of out-migration. The first one was in 1893 when an outbreak of bubonic plague led to a mass exodus. The second time was a later period (1920-30) when migrants returned home on mass as factory after factory and mill after mill closed down following the effects of the Great Depression (Zachariah (1968) p361). Nevertheless, over the period 1872-1922, Bombay was to become the second most important city in the British Empire (Burnett-Hurst (1925) p2).

4.4.2 General trends of continuing migration

The decades 1941-51 and 1951-61 also show an actual decrease in in-migration (from 950,000 to 600,000).[8] Zachariah (1972 p261- 262) puts this down to two main reasons that acted to reduce the urban "pull": (a) introduction of new and capital-intensive industries that rationalised and did away with job opportunities; and (b) the decision of the State Government of Maharastra to decentralise industrial areas and relocate existing large industries to satellite towns in the adjoining areas of Greater Bombay (such as Thana and Kalyan).

[8] Note that the 1951 Census figures also include some 80,000 displaced people from Pakistan who permanently migrated to Bombay between 1947-1951.

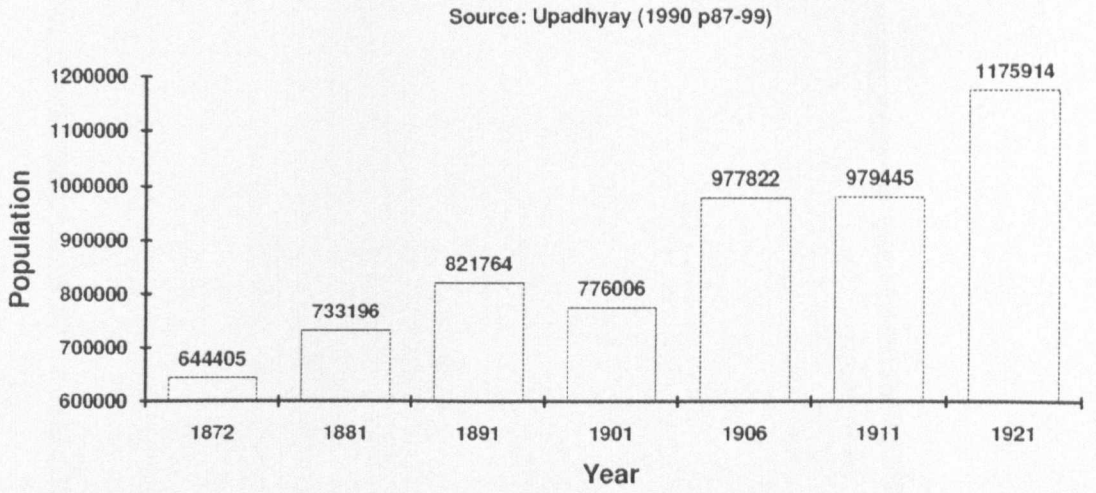
Table 4.2 Number of (adult) females per thousand (adult) males: Bombay and surrounding districts



	1872	1881	1891	1901	1911	1921
Bombay	612	664	586	617	530	525
Ratnagiri	1075	1108	1153	1133	1175	1198
Satara	966	995	997	1015	1006	1007
Poona	936	979	957	980	973	952
Kolaba	968	988	998	989	1013	1012
Ahmednagar	955	969	967	1006	985	978

Source: Compiled from relevant census data 1891-1931 gathered by Upadhyay (1990 p87-99)

Table 4.3 Bombay City: Population 1872-1921



Working from the 1961 census, Zachariah (1968) also points out how migration characteristics show continuity with earlier trends. For instance, he suggests that net migration to Bombay has always exceeded natural increase, even in the decade 1951-61 when natural increase was at its highest.[9] Secondly, migrant age in the decade up to 1961 continued to retain an excess of adolescents and young adults (43% aged between 20-35 compared to 24% all- India population; and 80% aged between 15-59 compared to 53% all- India population)(ibid. (1972) p364). Furthermore, in this decade, the original sources of migrant supply continued to remain dominant. Thus, out of the 26 districts in the state of Maharastra, neighbouring rural areas provided 42%, with Ratnagiri remaining the major contributor (45%) (Satara followed with (13%); Pune (11%); Kolaba (10% and Thana (4%); Gujrat provided nearly 17%; and Utter Pradesh, 12% (all figures in this paragraph obtained from Bombay Regional Planning Board (1974 p36).

Similarly, the sex-ratio up to 1961 also continued to show that males substantially outnumber females, and that this was more marked with migrant groups. Estimates which compare excess (more than half) of currently married males to numbers of currently married females show that even during this period there was a continuing tendency to leave wives and families behind. Single male migration remained dominant and shows an age-structure of 15-59 for 70% of the total male population (Joshi and Joshi (1976) p17; Zachariah (1972) p363). Finally, studies have also shown that the general trends towards return migration continued during the decade 1951-1961 (and even 1961-71) (Joshi and Joshi (1976); Mazumdar (1973 p188-189 & 192-6; Zachariah (1968)).

[9] The Zachariah study is open to criticism. For instance, Joshi and Joshi (1976 p41) point out that it is customary practice for mothers-to-be to return to their parent's home to give birth, and this may or may not be Bombay. This challenges Zachariah's conclusion re natural increase vs migration. The study is neverthless generally accepted as invaluable to planners.

But, whilst some of the above characteristics are also evident in the 1971-81 Census figures, there are some marked changes. For instance, unlike previous years there is a narrowing of the gap between the (total population) sex-ratio. Total migration figures also indicate a lessening of disparity between female/male sex ratios. However, a closer look at lower-income groups (broadly, but not very clearly, defined as "marginal" and "non-workers" in the census) indicates a continuing predominance of single-male migration, particularly from rural areas for adult age groups 15-30+ (see Census of India (1981) Series 12 part Va+b, section D-4 p496-99).

There is also an increase in female in-migration for employment purposes, but these numbers are still proportionally smaller than for males who enter for the same reason. More and more men are also arriving for reasons other than work, for example, education. Female in- and out-migration from both rural and urban areas, however, continues to be determined by marriage and family moves (Census of India (1981) Series 12 Section D-3 part V a+b p375- 407).

Although (to the best of my knowledge) there is no Zachariah 1961-type comprehensive study as yet available for the 1971-81 decade, even a cursory glance at population figures will reveal that recently, Bombay has experienced an influx of migrants from all over India. Some of the reasons for this lie in the displacement, landlessness, and radical changes that have followed the implementation of policies such as the Green Revolution and land reform in the mid-60s and the 70s (The Open University (1983); Patnaik (1990)).

Those small peasants who have experienced a decrease in capacity to produce crops (because of a reduced access to land; lack of know-how; new technology; etc.) have had to rely more and more on rural waged work and urban seasonal migration in order to supplement their incomes. This has meant that there is an increase in the number of migrants seeking casual, unskilled work in Bombay, and in this, there are at least three types of groups. Firstly, there are those groups of short-term migrants who are easily spotted working on the roads and building sites of Bombay. These are usually peasants who are forced to seek urban incomes because they do not have access to land large enough to sustain them throughout the years. An article in "The Indian Post" describes how groups of about 100-150 such migrants arrive together to settle on the footpaths of Bombay. They bring with them quotas of food-rations which they renew on fortnightly return trips (as they cannot afford to buy at shop prices in Bombay) when they also meet families and hand over any cash earning. Firms such as the Mahanagar Telephone Nigam Ltd employ these labourers to lay cables, dig, and so on. The average earnings for this type of back-breaking job is around Rs19 per day which is well below minimum standards (Patole (1987)).

Even those who own larger plots of land are also sometimes forced to migrate for the season. For instance, groups of higher caste Hindu Marathas from the neighbouring Sholapur district were pushed to Bombay in 1987 because drought conditions ruined the local cash crop (sugarcane). They stayed for the summer months and sought semi-skilled work mainly in the textile mills which already provide such work for others from Sholapur (Patole (1987)).

For those who have lost complete access to land and cannot sustain themselves on rural-waged work alone (often those from scheduled castes and tribes,[10] there is little choice except to migrate for longer periods or on a permanent basis with the whole family.

But, whilst overall in-migration shows change, textile-specific migration continues to be overwhelmingly select and dominated by single men from certain groups. Some of the reasons for this may well be located in the working and living circumstances of the textile workers which, despite changes, continue to be horrendous.

The next section, therefore, examines the conditions that early migrants to Bombay found themselves in and argues that it was these conditions that probably led to a demand for the khannawalli activity.

4.5 Early textile migrants: working and living conditions that gave rise to the khannawalli activity

4.5.1 Working conditions

A useful starting point in exploring the working conditions of early migrants is Morris's (1965) study of Bombay mills (1854- 1947) which along with an analysis of various census figures, utilises the 1940 survey of labourforce carried out by the Bombay Mill-Owner's Association. This study (p74-76) shows that in 1921, not only did the majority of the mill workers come from Ratnagiri and its surrounding districts, but that the workforce was segregated according to sex, religion, and caste. Thus, the 1921 census figures (vol. IX Pt ii p20) show that Hindu workers made up 93.98% of the workforce whilst the Muslims were 5.15% (a sharp decrease from the 1911 figure which show 88.09% and 10.60% respectively).

Within the Hindu/Muslim divide, there are further sub-divisions where Hindu Marathas (relatively upper caste) make up 51.8% of all the male workforce; UP Hindu Bhayyas (lesser in caste ranking) make up 13.8% ; and Harijans (scheduled caste) 11.9% (Morris (1965) p75). Women made up some 19.89% of the workforce in 1918 and children 2.07% with numbers declining even more in the following census year (ibid. p76).

Thus, access to jobs was determined by religion/caste/ sex. For example, the Muslim Julahas (displaced weavers) were given work in the weaving departments (although the women of this caste were employed only in the winding sections in the reeling rooms). On the other hand, Hindus from the UP were found in relatively less strenuous jobs such as the carding department (Burnett-Hurst (1925) p13).

[10] The Census holds no standard definition of Scheduled castes or tribes. Instead, it includes those Scheduled Castes as those groups declared to be such by the President of India by public notification under article 341(i) of the Indian Constitution. Similarly Scheduled Tribes are those declared by the President of India under article 342(ii) of the Indian Constitution. 59 castes and 47 tribes have been so declared for the state of Maharastra.

Whatever the department, there is much evidence to suggest that working conditions in the mills were horrific[11]. For a start, working hours which had been governed by natural light (prior to the introduction of electricity in the mills in 1890), were then on determined by the factory owners (Morris (1965) p101; Upadhyay (1990) p87). In a mad rush to increase profits, the workers were forced to work extremely long (up to 15) hours despite the legislative guidelines of the Factory Act 1881 and 1891. In addition, the atmospheric conditions created by humidity; poor ventilation; noise; heat; and the strain of the long hours and heavy work meant that numerous workers suffered from chronic illnesses (particularly lung diseases) and accidents.

4.5.2 Living conditions: general

In addition to this, the housing conditions of the mill workers (and their families if they had joined them) were appalling. A number of factors were responsible for this. Firstly, as industrial relocation of the older mills, and the expansion of new mill and railways began to shift towards the newly reclaimed land in the northern part of the city, the population rose sharply (Table 4.4).

Table 4.4 Population growth in the mill areas 1872-1921

AREA	INCREASE (%)
Byculla	225.6
Tadawadi	295.8
Mazagaon	53.0
Parel	332.3
Sweri	508.2
Sion	357.3
Mahim	229.6
Worli	1075.5

Source: Upadhyay (1990) p90

Secondly, the population growth was so rapid that it was difficult for the authorities to come to terms with housing supplies and the organisation of basic amenities. In some of the mill areas, the problem was the geographical artificiality of reclaimed land which made the drainage of rain-water and sewage removal problematic and slow (or non-existent in areas such as Byculla; Parel) In others, buildings were erected so hurriedly that sewage connections were completely ignored or bypassed. The result was that most building work was inefficient and haphazardly planned and, in fact, dangerous to health as sewage often overflowed into drinking water at the mills (Annual Report of the Municipal Commissioner of Bombay 1886-7, quoted in Upadhay (ibid.) p93-4).

[11] Morris (1965) and Upadyay (1990) cite many sources of evidence in factory commission Reports; Industrial hearings etc.

Within this overall chaos of unplanned habitation in mid 19th century, the mill workers had three types of housing available to them. These can be categorised as: (a) "Zavli" huts which were made of dry palm leaves and wood; (b) "zopadpattis" made from corrugated iron; flattened kerosene tins; wood or any other such material, and (c) "Chawls" which are concrete buildings divided into rooms and tenements, especially constructed for industrial workers (Burnett-Hurst (1925) p19).

The zavlis were mostly occupied by the "Ghatis" (people from the Deccan plateau) who were cart-loaders and pullers, transporting bales of cotton and textiles to and from the mills. This meant that they shared their living accommodation with their animals. The zopadpattis were occupied by people of the "untouchable" Hindu castes; Muslims; and others who were socially segregated (Burnett-Hurst (ibid.) p 20-22). "Chawls" were mainly occupied by higher caste Hindus who worked in the main departments and jobs at the mills. Even if the chawls were (arguably) relatively better, all three types of accommodation were highly congested and insanitary. Evidence suggests that often single rooms were occupied by 10-15 adults plus their children (The Gazetteer of Bombay City and Island (1909) p211); Indian Industrial Commission (1916-18 p155); The Report on an Investigation Into the Causes of Malaria in Bombay (1911 p4) cited in Upadhyay (1990 p94). Infant mortality was amongst one of the highest (Upadhyay (ibid.)), and it is little wonder that Bombay and its mill areas were engulfed by bubonic plague in 1893!

Whilst no accurate statistics are available for the numbers living in chawls, it is calculated that approximately seven-tenths of the mill-area population was living in the chawls in 1921 (Burnett-Hurst (ibid.) p19). It is important to appreciate the history of such housing because (a) although there have been many changes (particularly in terms of sanitation), modern-day chawls which continue to house mill workers retain similarity of characteristics and designs; (b) this is where the khannawalli and her clients live and where the activity originated; and (c) where most of this research was carried out.

In the late 1800s, private chawls (owned by millowners and others) essentially followed two types of design. Firstly, there were those chawls which were designed to accommodate families. However, in reality, the high demand for housing meant that families partitioned off rooms in order to sub-let them as single tenements. Even those spaces (such as porches and corridors) which were not designed to live in were appropriated (Upadyay (1990) p93). Secondly, there were multi-storey (2-4) buildings with single-room housing, either back-to-back or separated by narrow central corridors.

In both cases, each tenement was possibly 10' x 10' with one window (2' x 3'). It was thus ill-ventilated, and made worse by smoke emissions from "chulas" (hand-made clay and brick stoves, fuelled by wood and occasionally coal). A small section identified as a "nahini" (bathing place) also served for the purposes of washing utensils etc. Water was often obtained from a common tap and stored. There were shared latrines, but these were rarely plumbed for water and waste was therefore collected by sweepers from the "untouchable" castes. Each chawl was in close proximity to the next leaving a very narrow "gali" (lane) separating two buildings. The dirt and smell from these galis and the adjacent compound into which the building opened out was overpowering. The windows were therefore usually kept shut, which meant that the room was constantly smoky and discoloured. (description compiled from Barnett-

Hurst (1925) p19; and the 1898-99 Report of the Indian Plague Commission cited in Singh and Saran (eds.) (1960) p319).

These atrocious housing conditions remained all but ignored until the plague, when both the millowners and the British administration were forced to take action. The Bombay City Improvement Trust (founded in 1898) together with the Municipal Corporation worked (though not always amicably) to acquire and demolish those buildings which were seen as unfit for human habitation. Unpopular legislation controlling rent, and private housing schemes (such as the Land Acquisition Act 1984) was enforced whilst public funds (Improvement Trust; Port Trust; Municipality) were made available to construct new buildings, but these were by no means adequate enough to house the necessary numbers. And, whilst the new buildings offered some improvement (particularly ventilation; water; and sanitation facilities), they nevertheless remained congested and soon became dilapidated (see Burnett-Hurst (p23-26) for a detailed description of early Improvement Trust chawls).

4.5.3 Living conditions: single males

Sleeping arrangements and housing for single men depended on their caste and religion. Thus, Hindu men from the lower castes and Muslims stayed in "Zavlis" and "Zopadpattis" with others who shared their backgrounds, or failing that, on footpaths and pavements. Thus it was reported that *"coolies and other workmen find the greatest difficulty in housing themselves even in the most miserable and unwholesome lodging"* (quoted in Upadhay (1990) p98 from Edwardes (1902) p293).

For men from higher castes whose relatives found it easier to gain access to chawls, it was a case of finding a sleeping place with the families they "boarded" with. Thus an 1864 health report (Dr Leith Report quoted in Census 1872 p1) reads *"...the floors of the verandas were fully occupied, while to eke out the accommodation .. there were cots slung up and screened to form second tier of sleeping place for labourers.."*

But, it would appear that at some point, single migrants living in chawls began to organise themselves in "chummeries". These are rooms which house men only, and there are several references to these chummeries in the period between the two world wars (Thorner and Ranadive (1985) p ws-10). From their descriptions, it would appear that these "chummeries" are very reminiscent of the "kholis" of today (see section 5.3 of this chapter for further detail).

Although I have not been able to find secondary, written, data on this, my interviews with occupants of present-day kholis suggest that chummerie rooms were originally purchased by caste groups and village councils who rented spaces to young men from their villages. They were inhabited by anything up to 40 men. The rooms were bare and the only sign of individuality was probably the peg on the wall which held each man's clothing. Each of the men also had a sleeping mat which was rolled away when not in use. Wooden platforms (as in railway berths) were hinged to the walls to create further space. Sleeping spaces were defined by people's working patterns and availability. There was no cooking place, and sometimes, no washing facility.

4.5.4 Tracing the origin of the khannawalli activity

As with other "informal" sector activities, there is no written evidence of the history or origin of the khannawalli activity (as least that I have been able to come across). But, from glimpsing into the working and living conditions of the mill workers, it is possible to deduce how the process may have occurred. I would suggest that at least two factors were primarily responsible in turning what was perhaps a casual arrangement and/or one of mutual obligations into that based on contract and payment. These factors are: (a) the pattern of working hours in the mills; and (b) the development of chummeries.

To take the first point, even after the introduction of the factory acts which regulated working and break hours (mentioned in section 5.1 of this chapter), there is much evidence to suggest that these regulations were ignored. There are numerous references to organised protest for longer breaks and industrial disputes where individual grievances refer to 15-20 minute breaks (see Morris (1965); Upadhay (1990) for a detailed list of such records). Thus, whilst it was necessary for the worker to have access to hot food which would see him through a lengthy, physically exhausting day, there was little time to go home or seek alternatives (workplace canteens did not exist). Furthermore, there was immense concern about health (as is today) because people simply cannot afford to be ill and, a concern for caste "pollution and purity" (detailed in chapter 3.3). In fact, the latter concern was particularly strong at the time, maybe because people had as yet not let go of their rural backgrounds.[12] My guess is that the only feasible solution must have been for hot food to be brought to the mills in tiffins, much in the same way as it is today.

These tiffins were supplied by "women at home", and my guess is at least for some time, most of the tiffins were not charged for and that contractual arrangements only came to dominate when more and more men began to live in chummeries. I would suggest that in this process, at least initially, migrants who lived with their close relatives were not charged for food or accommodation, at least not in a clear cut manner. This is because the urban and rural families were essentially regarded as mutually dependent, single units, controlled by an elder member of household who was probably based in the village of origin[13]. It was this elder member (or members) who decided how the "favour" could best be returned-either in cash or in kind. Therefore, any rural cousin or nephew living with the urban family would also receive a tiffin much in the same way as a husband or a son did-without direct payment to the supplier!

The chummerie development, however, allowed increasing numbers of men to live separately from their urban relatives. And, if the chummeries were located at a distance from these relatives, it must have been easier for the men to eat elsewhere. Therefore, it is likely that men sought supplies from women who may have been of the same caste

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[12] I was informed by a retired mill manager that "in the "old" days Hindus would not allow even the accidental contact of Hindu tiffins with those of the Muslims". Thus tiffins were carried in separarte cart-loads.

[13] I came across many families who continue to function in this way, particularly in times of crisis. This point is discussed in further detail in Chapter 7 (particularly sections 7.2 & 7.3).

and religion, but were not necessarily related to them or even shared the same village of origin. Thus the relationship under which food was supplied changed, and necessarily moved from that of obligation to one of cash payments and contractual arrangements. The women who took the opportunity to supply cooked meals to a few or all of the men in particular chummeries became known as the khannawallis.

4.6 Textile workers: working and living conditions today

4.6.1 Working Conditions: Continuity and Change

Over a period of time working conditions in the mills have, of course, undergone considerable change. However, my own observations of both a Government-owned and a privately-owned mill confirmed that some of the conditions described in Section 4.5.3 continue to exist.

For instance despite the health and safety certificates on display, ventilation was so poor that the atmosphere was heavily polluted by cotton lint. Also, the humidity; heat; and noise are overpowering. Workers confided to me that despite several representations to the management, they were not issued with even the most basic of protection (such as ear muffs; face masks). It is therefore not surprising that the majority of men I interviewed at these mills (see Ch 10.2.2) suffered from serious lung and respiratory diseases as well as hearing problems.

On top of this, everyday accidents were common. A lot of these happen because the looms themselves are dangerous, being of the older type (discarded by British industry). Unlike modern versions, these looms do not guard the spindles. Thus, when spindles suddenly eject from the machine, the speed at which they fly can cause horrific injuries, including death.

The biggest change within the textile mills has, however, come about as a result of rationalisation and new production methods. This has resulted in several thousand job losses and casualisation of the workforce.

Workers have protested strongly, and 1982 saw Bombay's biggest textile dispute which lasted some 18 months. This dispute caused immense hardship to those involved, and continues to do so even today as it left many in abysmal poverty and debt.

But, I will not expand further on these last two points at this stage because in examining the effects of this on the khannawalli activity, Chapter 8 (section 8.2.1) deals with these issues fairly extensively.

4.6.2 "Chawls": continuity and change

As can be seen from the above discussion, there is little doubt that Bombay's housing has been heavily influenced by its own particular history and locality. However, it is equally important to recognise that housing congestion and unplanned development are a national feature in most urban centres. Thus, the "chawl" conditions in Bombay are also found in the "bustees" of Bengal; the "ahatas" of Kanpur and Utter Pradesh; and the "cheries" of Madras.

In view of this, there has been considerable effort to deal with urban housing problems both at a national and a local level even since the late 1800s. But, the immensity of the problem is clearly a set-back and post-independence enquiries soon revealed that, if anything, the problem was larger than expected. At the time, many of the dated and deteriorated buildings which housed thousands throughout India were stretched to the limit. The result was that these often did not even meet the low standards set out by the obsolete Municipal Act 1988. The national despair at the situation is well reflected in a famous incident that occurred during Nehru's visit to Kanpur, when in an outburst, he gave orders to *"Burn these slums!"* (Singh and Saran (1960) p321).

Since 1948 housing for industrial workers has become an integral part of the national industrial policy. The First Five-Year Plan of 1950 therefore emphasises housing incentives such as cheap interest loans; encouragement of private capital investment; and utilisation of private and public welfare funds (such as employee Provident Funds; employer welfare funds) in order to increase new buildings and maintain existing ones. In addition to national incentives, private investors can also receive assistance at a local level from town planning and development boards. The Five- Year Plan which is currently in its seventh phase, sets aside Rs 3,145 crore towards housing (GOI (1987) p594). But, despite these national and local intervention, major cities in India continue to ill-house those from lower-income groups. For instance, it was estimated that even in 1981, at least 7,57,000 tenements were urgently required in Bombay alone (Govt of Maharastra (1974)).

Meanwhile, the overcrowding and congestion continues to be a dominant feature in chawls, resulting in yet further deterioration, particularly in the privately-owned buildings. The municipal chawls too have suffered, but nevertheless remain relatively superior. This is because both the early and later municipal chawls have been constructed according to specific standards (although of course these have varied through different periods). The older renovated properties now include a separate water tap for each room (although water is only available at specific times and has to be stored for the rest of the day) as well as shared toilet and bathroom facilities. The newer municipal chawls often contain a room, a kitchen and, a private toilet and bathroom (more like an apartment).

However (even today), in keeping with priorities identified by the British, it is the police, rather than industrial workers who have access to the highly desired new and modern municipal chawls. Nevertheless, here too there are long waiting lists and access often depends on rank; ability to bribe; who you know; and so forth. The rooms usually go with the job, and rent is deducted directly from wages.

Chawls owned by private mills or individuals tell a different story. Here, rooms may or may not have individual taps. Shared toilet facilities are common, but the basic room

size and unhygienic atmosphere remain similar to the description given for chawls built in the late 1800s (with the exception that the "chula" is usually replaced by a kerosene stove). Both municipal and private chawls continue to house anything up to 10 or more people in a room even today. It is a common practice for a room or two rooms to be shared by grandparents and their sons and daughters as well as any partners and children that any of them might have. It is also not uncommon to house a close relative at the same time. Therefore, in every chawl room there is an attempt to maximise space. This is done in various ways, but a common feature is (a) an extension of sleeping space by the construction of wooden platforms on one side of the room (much like railway berths as in Figs 4.4(i) & (ii)); and (b) an "upwards" expansion where a wooden construction makes for a loft (see Fig 4.5).

Tenancy arrangements in private chawls vary, often depending on how long the family has settled in Bombay as well as what their links are with the mills or other industries. If they have been there for a generation or two, the family may have bought a single room or two rooms from the landlord. There is, however, rarely any proof of ownership.[14] On the other hand, the family may have been renting the property for a long time (again one or two generation) and therefore their rent may be controlled by the Rents Act.

Those who have settled for less than a generation face enormous difficulties. In order to escape rent-control and legislation relating to tenant's rights, landlords will let property only for periods of up to eleven months at a time. On top of that, the family has to pay an inflated rate (Rs600/700 in comparison to a controlled rent of Rs15-20 per month) for this short-term let in addition to an initial down-payment ("key money"). Many families thus continually move out and move in every eighteen months. Subletting is also an increasingly common arrangement and becomes an important source of income, particularly in times of crisis (as for example during the textile strike mentioned in section 4.6.1). A room or rooms are partitioned off to make space for an additional family, causing yet further congestion in an already crowded situation. Again, legally these are very precarious arrangements.

4.6.3 "Zopadpattis": continuity and change

Despite the sub-standard conditions in the chawls, this is a highly desired accommodation for lower-income groups. (See Table 4.5 for a comparison between basic facilities available to the chawl and zopadpatti dwellers.) However, access to chawls for scheduled castes and those falling at the lowest end of the income scale continues to be blocked. Money is, of course, a pressing consideration, but social prejudice (embodied in caste and religion) is perhaps just as powerful. And, whilst overt caste/religious discrimination has been illegal since independence, in reality, social segregation in housing still follows the patterns established right at the beginning when caste Hindus refused to live with "untouchables" (Barnett-Hurst (1925)p20).

[14] A lawyer who was until recently working for the AMM informed me of several cases where khannawallis have had to enter into legal battles to keep their homes, particularly when widowed or deserted. Sumiti (case history 1: Chapter 6) is one of them.

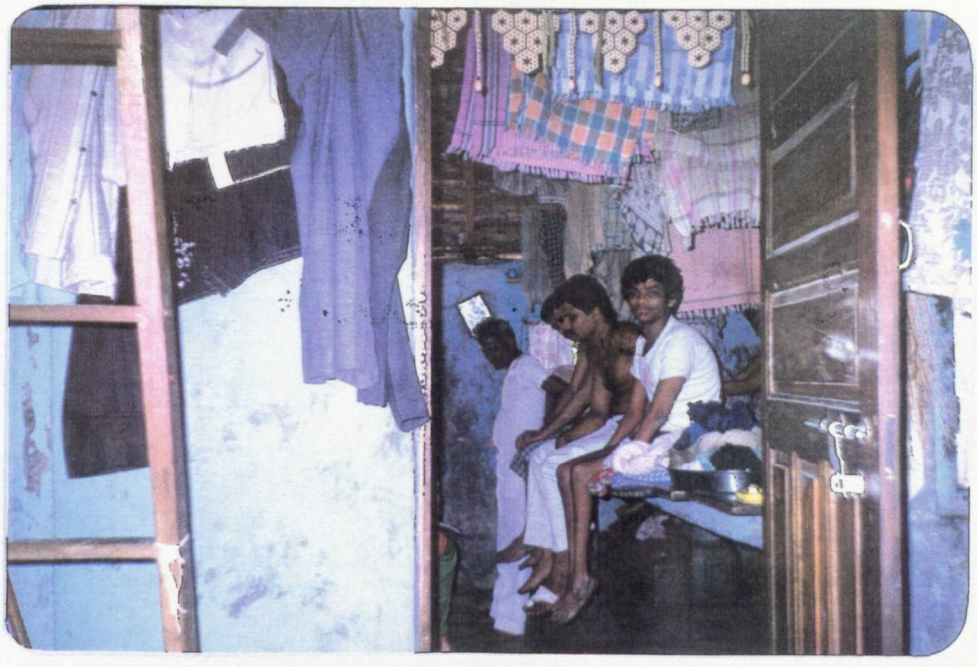

Figure 4.4 (i).

A typical "Chawl" room with hinged wooden platforms.

Figure 4.4 (ii).

Men boarders live/ sleep/ eat on wooden platforms

Figure 4.5.

An upward extension in a typical privately owned "chawl" room

Table 4.5 The khannawalli sample: housing characteristics

CHARACTERISTIC	TYPE OF HOUSING	
	Chawl❶	Zopadpatti❷
OCCUPANT DISTRIBUTION		
Caste (Hindu Maratha)	34	0
Caste (Scheduled)	5	7
Religion (Hindu)	34	3
Religion (Muslim)	1	0
Religion (Christian)	1	1
Religion (New Buddhist)	3	3
ACCESS TO SPACE		
One room	37	7
Two or more rooms	2	0
Average number of occupants per room❸	10	6
TENANCY ARRANGEMENTS		
Ownership (male)	15	2
Ownership (female)	3	1
Renting (controlled rent)	11	0
Renting (uncontrolled rent)	6	3
Sub-renting (uncontrolled rent)	4	1
BASIC FACILITIES		
Water (own tap)	32	0
Water (tap shared with 20 or more)❹	7	7
Electricity (own meter)	33	0
Electricity (shared meter or "borrowed")	6	7
Toilets (own)	0	0
Toilets (shared with 20 or more)	39	7
Total number in sample	39	7

❶ This sample does not include the group interviews which were carried out in the newer "police" chawls.

❷ This sample includes interviews carried out in "official" slums only. (See discussion below for the meaning of an "official" slum.)

❸ It should be remembered that the floor space in a zopadpatti is minute compared to a chawl. Also note that these numbers include children.

❹ Note that access to even a shared tap is not so easy for zopadpatti dwellers who sometimes have to travel to neighbouring areas for water.

Fig 4.6 Inside a municipal 'Zopadpatti'

Fig 4.7 Inside an "Official" Zopadpatti
-note the (hived) electricity

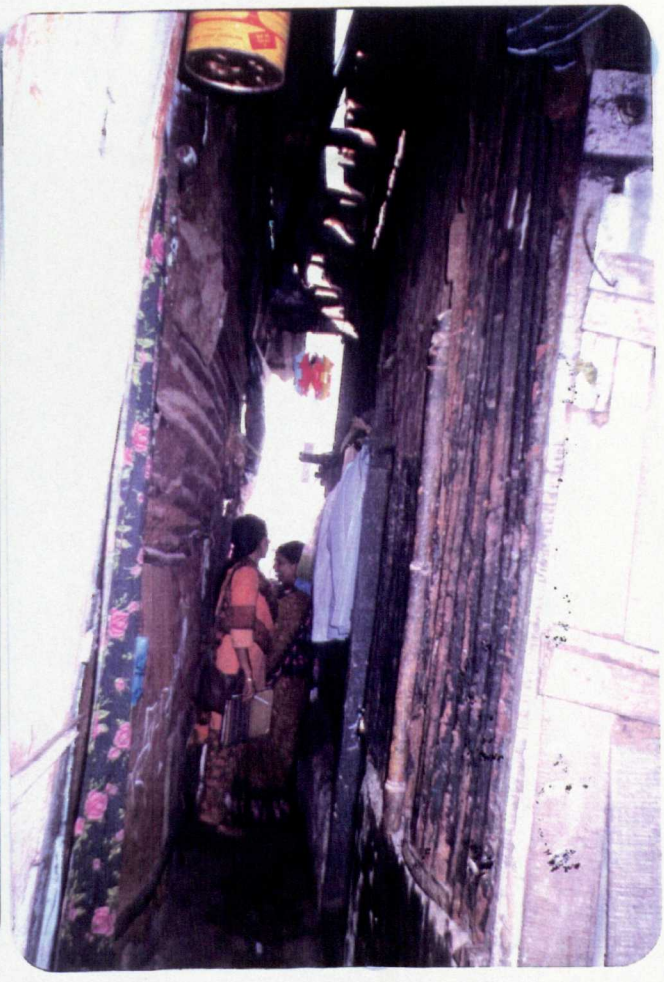

Fig 4.8 Outside "Official" Zopadpattis
-note narrow lanes between constructions

Thus, a closer examination of distribution in the chawls makes it clear that certain groups have established themselves as the "rightful" inhabitants. While those chawls that house people who work for the same employer or authority (for example, the municipal or police) may show some diversity in castes and religious affiliations of their occupants, others (particularly private chawls) appear to house those of similar caste status and religious following (mainly Hindus). This became more and more apparent as my research progressed (see Table 4.5).

Thus, people at the lowest scale of income groups and those from scheduled castes are forced to live in zopadpattis. Whilst thousands of such constructions abound in all shapes and sizes in the vast slums of Bombay, it is important to recognise that each slum locality is different. Firstly, there is the municipal zopadpatti for its employess (such as sweepers and refuge collectors: see Fig 4.6). Considered to be the "best" in slum housing, the municipal zopadpatti has some mark of permanency in that it uses cement and bricks in its construcion. Neverthless, it is still extremely small; dilapitaed; ill- ventilated; and is unfit for human habitation. Water supply; electricity; and shared sanitation facilities are available, but are so erratic and overstretched that these become a mere gesture. (The only enumuration of such facilities that I have come across is that of 1968 which revealed that out of a total of 206 hutment colonies holding 108,273 huts and a population of 631,888, there were 1353 lavatories and 432 water taps with water available for short periods at specific times only (Govt of Maharstra (1974) p136)).

Non-municipality zopadpattis are even worse (see Fig 4.7). They are constructed with corrugated iron; wood; or any cheap material available[15]. Such structures are usually erected illegally on vacant land belonging mainly to the municipal, but occasionally to private landowners. Water supply is erratic and difficult, often forcing people to enter into a variety of arrangements whereby people in one locality can obtain water from another locality. Electricity is often "borrowed" and hived off illegally from overhead cables. Sometimes this is "purchased" from neighbours who may have been lucky enough to gain legal access. There is a near complete lack of sanitation facilities or drainage systems. Open drains (often containing sewage and other waste) run between the extremely narrow "lanes" that consist of the sole space between rows of these structures (as seen in Fig 4.8). In such conditions infant mortality is high, further increasing pressure on women (who are often in poor health themselves) to bear more children. Most of the people who live here are New Buddhists with some Christian; Muslims; and lower-caste Hindus.[16] But even at this level of unplanned erratic construction, there is an important difference in the definition of a "slum". What is crucial to recognise is that whilst "zopadpattis" and slums can spring up anywhere, there are some slums that are sometimes accorded an "official slum" status whilst

[15] Here I have excluded constructions temporarily constructed on footpaths, adjoining railway fencing, building sites and so forth. Whilst other forms of cooked food buying/selling activities also take place here, the khannawalli activity which requires some level of permanency in housing does not usually take place here.

[16] India has always had its share of Christians; Muslims; and Buddhists whose conversion from Hinduism can be traced back over generations. Some of these "older" families are very powerful and elitist. However, in recent years, there are an increasing number of people who have adapted either of the three religions in order to escape their low ranking in the Hindu caste-hierarchy. In particular, under the leadership of one of India's most prominent "untouchable" social reformers Dr Ambedkar

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others remain officially unrecognised. The importance of official recognition lies in legislative policies of the 1970s which are embodied in the Slums Act and the Central Urban Land (Ceiling and Regulation Act) (UL(C&R)) of 1976. The Slum Act established a "Competent Authority" which has discretionary powers to declare any area (thought to be unfit for human habitation) as an "officially recognised slum". As soon as this recognition is accorded, that area is immediately entitled to provisions of basic amenities. If the Authority fails to supply this, it is obliged to offer rehabilitation at alternative sites (Grover (1987) p4-7).

In order that mass rehabilitation can be feasibly carried out, the state government requires extra land. Therefore, the Slum Act works in conjunction with the UL(C&R) whereby any landowners exceeding ceiling limits of vacant urban land are obliged to file a statement declaring its purpose. If the Competent Authority is not satisfied with the validity of the stated objectives, it has a right to compulsarily purchase that vacant land on behalf of the state government. The land thus purchased is supposed to prioritise construction of adequate housing for "weaker sections".

However, there is no legal clear definition of "weaker sections" and in reality, instead of the targeted groups, it is often the middle and lower-middle income groups that have been able to gain the most benefit from this scheme (primarily because they are more articulate in their demands and have easier access to officialdom and bureaucracy (Grover (1987) p4-7).

Both the Slum Act and the UL(C&R) remained more or less unimplemented until 1981, when the then Congress (I) administration led by Morarji Desai began to enforce a *"Sunder Mumbai"* (beautiful Bombay) policy. In a bid to make "Bombay as beautiful as Paris", the state began to use the Slum Act; the UL(C&R) Act; and the Maharastra Regional Town Planning Act (which made anyone constructing an "illegal" structure liable to imprisonment) to take an openly confrontational stand. Demolition of slums which had not been allocated an "official" recognition was carried out in an inhumane fashion. Unofficial slums (such as Sanjay Gandhi Nagar; Shasti Nagar; and Rahul Nagar in Colaba) were systematically and repeatedly bulldozed without warning (Manushi (1986) p35; Seabrook (1987) p84-104). And, whilst the Slum Act obliges the Authority to rehabilitate those who have lived in the area since 1976, as Anand Patwardhan [17] says *"when a demolition squad goes through the area, it does not enquire who came before 1976"* (Manushi (1986) p35). "Unofficial" slums therefore make for a precarious living. While mass public protestation against such open confrontation has stopped demolitions to a certain extent, the threat constantly remains. The khannawalli living under such conditions not only has to live and pursue her income-generating activity without access to basic amenities, but is also constantly wary of losing her home; her few possessions; and her clients.

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thousands have adopted Buddhism. The dominant Hindu groups, however, continue to differentiate between the "older" converts (whom they begrudingly accept) and the "new" converts who continue to face severe discrimination. The "minorities" in my sample are all new converts

[17] Anand Patwardhan has made an award-winning film "Bombay, Our City" which is a film about slumdweller's struggle for survival. He is also a leading member of *"Nivara Hak"* which was formed in 1983 as an umbrella organisations of about 20 other local organisations based in the slums, campaigning against demolition.

The differentiation drawn out between housing conditions in this section show that it is misleading and an over generalisation to believe that "working from home" is similar in all cases (see Figs 4.9 to 4.13). Table 4.6 illustrates that there is a vast gap in the working conditions of a khannawalli living in a "zopadpatti" in an "unofficial" slum to that of her counterpart in a chawl. In turn, the working conditions will affect the individual's capacity to earn income (a point that is further discussed in Chapter 5), and therefore it is important to recognise that a woman's home is not only a primary resource, but is also the most important enabling or constraining factor in any income-generation that takes place here. It is in fact the starting point where the shape of the activity is determined.

Table 4.6 "Working from home": differentiation in access to basic resources

	NEWER CHAWL	OLDER CHAWL	OFFICIAL ZOPADPATTI	UNOFFICIAL ZOPADPATTI
SECURITY	• Long term	• Long or short term	• Long or short term	• Non-existent
SPACE	• 1-2 rooms • Kitchen • Bathroom • Storage	• 1-2 rooms; • Small marked kitchen area; • Possible loft & other extensions	• One confined room/space • No defined kitchen area	
WATER	• Inside tap	• Inside or outside shared tap	• Outside shared tap	• No water supply
ELECTRIC METERS	• Private	• Individual or shared	• Individual or shared	• Individual or shared
TOILETS	• Private	• Shared	• Shared	• None
WASHING FACILITY	• Private	• Shared	• Shared	• None

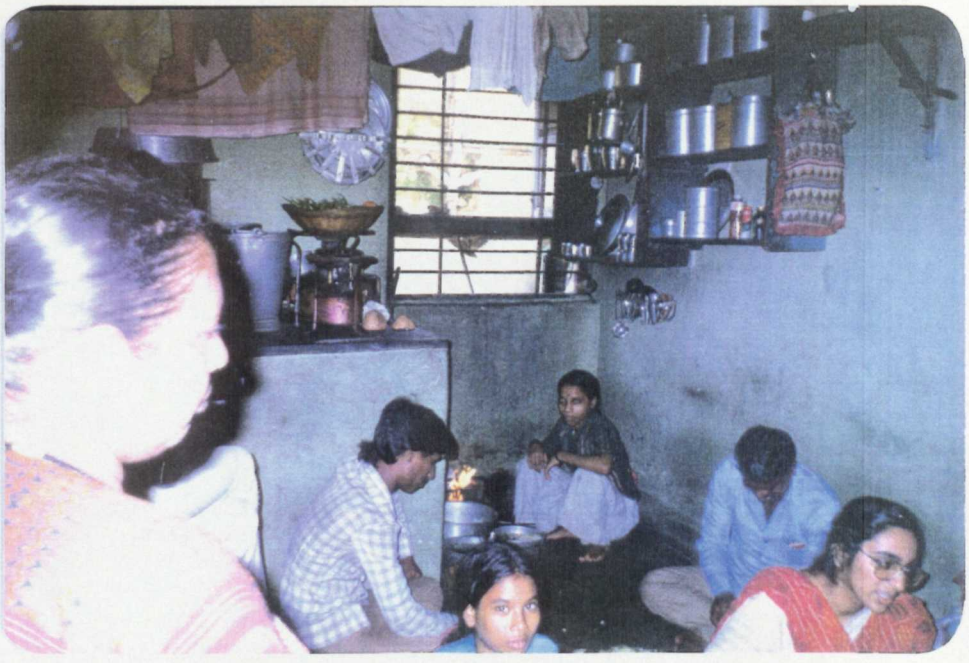

Fig 4.9 Cooking facilities in a superior British-built chawl for textile workers

Fig 4.10 Cooking for 20 people in a two-roomed chawl

Fig 4.11 Cooking for at least 15 under a wooden platform in a chawl veranda

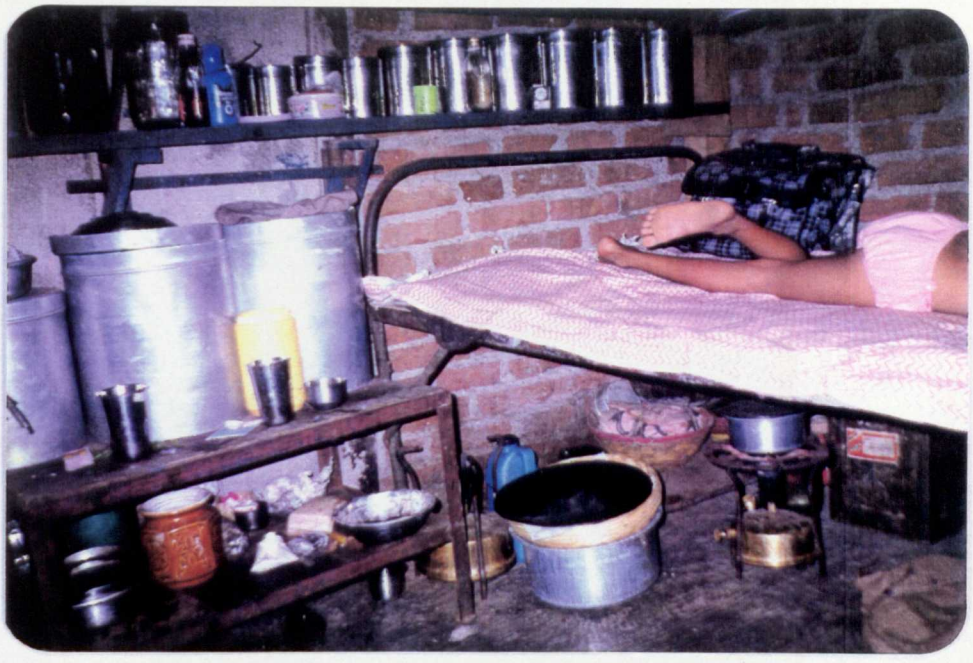

Fig 4.12(i) Cooking facilities in a single-room tenement

Fig 4.12 (ii) Cooking for 7 in a single room tenement

Fig 4.13 Inside the "kitchen" of a municipal zopadpatti

4.7 The khannawallis: differentiation in client demand and services provided

This chapter has argued that there is a strong connection between the housing conditions of single male migrants and the khannawalli activity-an argument that is echoed in recent literature on the khannawallis (the AMM Reports; Viegas (1983)); and on migration (Dandekar (1986) p237). But, whilst this connection may be valid, what is misleading is the broad generalisation (made in the above literature) that client demands arising from these circumstances (and therefore the services that meet them) are more or less similar. Therefore, here I will attempt to show that (a) there is in fact a vast differentiation between the living circumstances of differing groups of male migrants; and thus, (b) it follows that the services they demand also vary according to that.

As a starting point it is important to recognise that whilst the chummeries have become clearly identified with single male housing over the years, this type of accommodation has always been (and continues to be) available to a select few. If chawls reflect a particular religious or caste a bias, in the chummeries (or "kholis" as they are now known), such bias is even stronger (see Figs 4.14 (i),(ii) & 4.15). Not only have various (strong) caste groups purchased the rooms over a period of time, but they ensure that only those of the same caste; religion; and perhaps even the same village/district of origin, have access to them. Thus, Dandekar (1986 p237) found Sugao village migrants from the Deccan had congregated in a a few kholis in marked localities. The rooms I visited solely housed Hindu Maratha men in Ratnagiri or Kokan kholis.

The migrants who live in kholis thus fit into both the (a) overall religious grouping requirement of the chawl in which the kholi is located; and (b) the caste requirements of those who share the room. These requirements, cannot of course, be met by many groups. Nevertheless, there is little doubt that such groups too make attempts to congregate and organise, but this is usually in localities with even more inferior housing. For instance, the Factsheet Collective (1983 p6) cites an example of (some 250) Muslim textile workers from the UP, who crowd themselves in half-a-dozen large huts in (poor) localities such as Bawni Chawl and Kalachowki.

Having said this, the Muslims from UP have been migrating to Bombay since the founding of the first textile mills. Therefore, they have been able to develop strong networks and organisation over the years. In addition to this, these Muslims continue to retain rural land ties in the UP.

There is, however, a large group of people who have been unable to organise anything special for their migrants throughout the decades. Religious (new) converts and other scheduled castes and tribes have always faced considerable difficulties in housing themselves.

There are several reasons for this. Firstly, this group has been so insubordinated both economically and socially that even if families have lived in Bombay for generations, it may be impossible for them to gain access to permanent housing, let alone set up something especially for their migrants. Secondly, these are groups that have moved

Figure 4.14 (i).

A Ratnagiri Hindu Maratha "Kholi".

Figure 4.14 (ii).

as above - getting ready to go to work

Figure 4.15.

Shift workers take it in turns to share floor space.

from feudalistic relationships of obligation (such as bonded labour) to those of (spasmodic) waged work on other people's land. They have never really been allowed to own land, and when they migrate, it is more difficult for them to maintain rural ties. Unlike the caste Hindus, these groups therefore, are more likely to be involved in a one-way urban, rather than a two-way urban/rural network.

As rural ties are severed, networks based on district/village loyalties become less and less important for this group. Instead there is a two-way process whereby (a) they create new urban networks based on common religious (conversion) bonds; and (b) directly reject older (and rural) ties in which their hierarchical position as lower-caste "untouchable" Hindus meant that they suffered life-long insubordination and exploitation.

Urban discrimination against these groups is also, of course, strong, and as recent political events in India have proved, becoming increasingly vocal everyday. Therefore, what happens to the single migrant both in terms of jobs and housing has to be set within this framework. And, like others from his background, (having failed in efforts to "attach" himself to a family zopadpatti) the only possibility left for the migrant is the footpath (or similar). He is likely to remain here for several years.

Table 4.7 Individual needs and reciprocal services

PLACE OF ABODE	CLIENT NEEDS	AVAILABLE SERVICES
Kholi	• Food	• Tiffins to workplace and/or kholi • Food can be consumed at khannawallis' home
Boarder	• Food • Accommodation	• Tiffins to workplace • Full boarding/lodging facility • Visiting rural relatives (particularly female) also accommodated
Footpath or similar	• Food • Contact point • Water for personal care	• Tiffin to workplace or consumed at khannawallis • Water for personal care • Point of contact • Address for official documentation

Housing circumstances of single migrants, therefore, can vary significantly and it is misleading to generalise. Thus, there is a vast difference in the type of services each individual requires from his khannawalli (see Table 4.7). What the khannawalli is able to/or not able to offer, of course, depends on her own housing (and other) considerations. But within the two basic models of (a) providing two standard meals

each day; and (b) possibly boarding facility as well, the khannawallis accommodate to their clients individual work and personal circumstances by acting as contact points; by accomodating visiting relatives and so forth (again see Table 4.7).

This argument (together with that discussed in Chapter 3, section 3.4.1) suggests that the khannawalli service is much more than a cheap, efficient source of food supply (as identified in Chapter 3 Table 3.3). And as can be seen from the above table, it would also appear that the lower the social/economic position of the client, the higher his dependency on his khannawalli. What has happened, therefore, is that over the decades the khannawallis have allowed thousands of migrants to continue living and working in Bombay despite appalling conditions. In fact, if this is taken further, there is a strong argument that the khannawallis have actually acted to buffer these circumstances. And, they continue to do so even today.

4.8 Conclusion

By locating the origin of the khannawalli activity within the framework of Bombay's industrial and economic development, this chapter has been able to take a closer look at some aspects of the informal/formal sector relationship. At the same time, it begins to analyse women's home-based income-generation by comparing its very starting point, i.e. the home.

Thus, the chapter has shown that informal sector activities too have their own distinctive history, which in this case, is closely linked with the working and living circumstances of formal sector industrial workers. In this relationship, both the informal sector suppliers and the formal sector clients are mutually dependent, with the former buffering the intolerable conditions that the latter find themselves in.

Secondly, by taking a detailed look at past and present housing circumstances, the chapter draws the conclusion that it is not enough to make broad generalisations about the housing situations of either the khannawallis or their clients. It is essential to understand (particularly for this activity) that client demand is varied and in keeping with the differentials in each individual's housing situation. For the khannawalli too, any analysis of how she operates her income generating activity, has to begin with a consideration of what is available here and what is not.

CHAPTER 5

Impelling necessity:

Women's search for income generation

Contents

5.1. Introduction

Chapter 5 is the first one of the four empirical chapters based on my work with the khannawallis. However, it is not just about khannawallis, but also about common factors they share with the other poor women who search for ways to make an income.

In order to find out what these factors are, and how they enable or interfere with income-generation, the Chapter uses the livelihoods system approach outlined in Chapter 2.4. Thus, it looks at women's search for income-generation by analysing what access they have to resources and opportunities both within the household and outside of it.

One of the points brought out in the previous chapter was that the khannawalli activity is an ongoing one, and has been so over decades. The question that now arises is twofold: (a) what types of women take on this activity; and (b) why do they "choose" this particular form of income-generation?

A simple answer to the first question is that the women who take on the khannawalli activity are women whose families are poor, and that within poverty circumstances it is nothing unusual to expect each member to contribute. Whilst there is validity in this statement, the chapter suggests that in reality the situation is far more complex. Contrary to the assumptions that families "pull together" in unison, it is argued that because of societal and individual perceptions of differing priorities, women often bear the heavier burden than men in ensuring family survival.

Perhaps one of the reasons for this is that it is the women who are ultimately responsible for the children, and it is important for them to ensure that (a) not only does the family survive on a daily basis; but (b) that it does not deteriorate further down the poverty spiral.

Thus a woman's primary role then becomes one of a "manager" in which she has to extend, stretch, and juggle whatever resources that are available. Thus, she is obliged to exploit domestic networks (both urban and rural) in order to exchange services she may otherwise have to pay for; and is on the continuous lookout for ways of increasing total household income.[1] And, she will almost certainly take on at least one (or more) long-term income-generating activity in which she will probably also expect her children to participate.

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[1] The "common pot" or "common pool" idea is standard to definitions of the household. However, in the case of the khannawalli clearly a household definition of those "who share consumption on a regular basis" (Standing (1985)) is misleading because some share these as family; and others as clients; and yet others as both. Neither is Schmink's (1984) definition of a "co-resident group who share most aspects of consumption, drawing on and allocating a common pool of resources (including labour) to ensure their material reproduction" entirely appropriate because the khannawalli's household in fact consists of people residing in both urban and rural areas, separated by miles. Whilst a fuller discussion of further characteristics and possible definitions will be pursued in the next chapter, at present I will take the household to be that group which shares resources in a common goal to survive. This group is not necessarily constant and the numbers can increase and decrease according to the intensity of the crisis (de la Rocha (1987)).

But, for women like the khannawallis, the choice of income- generating opportunities is severely limited. The argument then is not about what choice they have, but about how small that choice really is. The reasons for this may lie in the complex and systematic web of subordination that women face, both at a societal and at a familial level.

The chapter therefore looks at three integrated areas which work to block access for women from lower-income groups. To begin with, there is the important question of how women's work is perceived. It is clear from employment-related data; legislation; and policies that there is little recognition of women's true contribution to either the household or the economy. In turn, this leads to an undermining of the whole issue of women's work.

Negative perceptions of women's work also reflect (and reinforce) patriarchal subordination that women face both in the home and in the labour market in all kinds of ways. For women from the lower-castes, their caste-status makes an additional barrier in determining which doors are open and which are closed to them. Thus, very often such women will be denied access to the more lucrative or better opportunities everywhere.

In addition, a class explanation is also necessary to understand why women continue to be discriminated against in the labour market, particularly in the "organised" sector. In finding the most cost-effective methods of production, capital has found it beneficial not only to discriminate but to sustain gender and caste differences by playing on patriarchal values and ideology. Women are thus denied access to the better opportunities in the 'organised' sector, and if anything, there is evidence to suggest that existing opportunities are actually decreasing. Occupational patterns thus continue to show that the majority of women in India are to be found in "self-employment" (which usually brings little remuneration).

How subordination works in practice is examined in the final section of this paper which takes a closer look at an area where women are considered to be skilled, i.e. cooking. Even within (the narrow range) of cooked-food activities, it is argued that women face discrimination at all levels, whether the activity takes place in a "formal" or "informal" setting. In discussing this, at least three points are raised:

(a) whilst women may be over represented in the "informal" sector, even here their activity choices are severely limited;

(b) that as soon as an activity shows a potential of generating higher-levels of income, it is often taken over by men (even if the activity is generally linked with "women's work", particularly within the domestic set-up); and

(c) that men capture those activities that realise the highest returns by redefining men's and women's roles and tasks, thus blocking women's access to those areas where control and power may be exercised.

Thus, the chapter concludes that whilst women such as the khannawallis have to seek income, their chances of doing so are limited to narrow activity ranges, both in the wider labour market, as well as in specific activity ranges.

5.2. Poverty and its meaning for women: a household united?

In talking about the poverty of the khannawallis, I am less concerned with academic definitions of it, and more about the expressions that the women that I met during the course of this project gave to it. Every single khannawalli, her family, and her clients that I talked with were poor. And, of course, whilst the intensity of poverty varied from one individual to the next, the general picture that emerged was beyond what I had imagined. In Table 5.1, I attempt to give some indication of the levels of poverty I came across by using cases that might be considered as being fairly representative of the situation of married and single women, both from the upper and scheduled castes. It could be that these poverty levels are particularly high because of the debt incurred during the textile dispute in 1982 (see ch 8.2.1).

Yet, the indicators I choose (such as debt) are for my personal benefit in that they tell me something about total family poverty. What surprised me (at least at the beginning) was that the khannawallis rarely mentioned these debts. If they did, they usually only referred to pawned items, particularly their jewellery or utensils. Any information about monies owed had to be probed out of them.

Whilst simple reasons for this could be that (a) this side of family affairs were dealt with by the men and the women had little knowledge of them; or (b) that the amounts were so huge that the women had resigned themselves to the fact that these will never be cleared in their own lifetimes (and so on), I believe that the reality is far more complex.

Women talked about poverty all the time, but in a different way. Mainly, this was done through expressions of worry, particularly about their children. This included short-term worries about food; clothes; or immediate illnesses; and long-term worries about the future of their children. They were worried about their children's education (or rather the lack of it); jobs; marriages; dowries and so forth. If they talked about themselves, this was usually about their health. Again the concern was not so much about the pain or suffering that they were enduring, but "who will look after the children if I fall ill or die?"

Time and time again, the women said that men were very *"short-sighted"* and only concerned themselves with the immediate. A common expression of this was *"they do not think.."* (that is about the future). One woman put it thus:

"You see my daughter, she is nearly 20 and I will not be able to get her married. It is all his (meaning her husband's) fault. He realises that now, but when he was young, he drank a lot and used to spend all our money. I had to take her out of school when she was seven to help me with my work. Now there is no dowry, and these days, they want educated girls who have jobs. Now he regrets his actions, but it is too late. He did not think...."

The point I am trying to make is that men and women perceive what should be prioritised differently, even within the same household and the general aim of family survival. What is happening, therefore, is that each individual is following a strategy that might conflict with another's perceptions or priorities.

Table 5.1 A glimpse into poverty levels amongst the khannawallis: some case studies

BASIC DATA	PLACE OF ABODE	MALE INCOME & MALE UN-/UNDEREMPLOYMENT	CURRENT INDEBTEDNESS	MAJOR PURCHASES IN PREVIOUS YEAR
Sushila • 25; married; • New Buddhist; • 2 living children (5;2½)	• Official Slum Zopadpatti • Ownership	• Husband permanent municipality employment Rs 800-1000 per month • Brother-in-law casual labourer Rs 100 per month	• Rs 16,000 (@8-10% interest) from moneylender • Rs 2,000 (@4% interest) from AMM (see ch8.4) • Has not been able to retrieve 6 pieces of pawned jewellery	2 water pots @ Rs 50 and Rs 120 each
Nirmala • 35; married; • New Buddhist; • 5 living children (18-3)	• Official Slum Zopadpatti • Rented	• Husband casual worker Rs 5-600 per month • 2 sons casual labourers Rs 5-700 for both	• Too frightened to reveal borrowing or interest rate from moneylender • Rs 2,000 (@4% interest) from AMM • Rs 2,000 (@4% interest) from 'slum fund'(see ch6.4.2(ii)) • Has not been able to retrieve pawned utensils	None
Chaya • 35; married; • Christian; • 6 living children (21-13)	• Official Slum Zopadpatti • Rented	• Son private chauffeur Rs 600 per month • Son casual labourer Rs 20 per day • Younger children sorting toothpaste lids for 'Colgate' Rs 150-200 per month	• Rs 6,000 (@10% interest) from moneylender • Rs 2,000 (interest rate not revealed) from another moneylender • Rs 2,000 (@4% interest) from AMM • Has not been able to retrieve a pawned clock	None
Murabai • 38; married; • Hindu Maratha; • 3 living children (16-10)	• Single-room chawl tenement • Long-term tenancy	• Husband casual textile worker Rs 5-600 per month • Children contribute to packing elastic bands Rs 150-200 per month	• Rs 4,500 (@7% interest) from moneylender • Rs 2,000 (@4% interest) from AMM • Rs 4,000 (@6% interest) from mill 'society' (see ch6.4.2(ii)) • Has not been able to retrieve a pawned items	Pressure cooker (on hire purchase from AMM)
Shalini • 37; married; • Hindu Maratha; • 2 living children (17;16)	• Single-room chawl tenement • Long-term tenancy	• Husband casual textile worker Rs 7-600 per month	• Rs 30,000 from various moneylenders • Rs 6,000 from relatives • Rs 4,000 from mill 'society' (Interest not revealed for any of above) • Has not been able to retrieve 6 pawned jewellery items	None
Vijya • 48; widow; • Hindu Maratha; • 4 living children (28-23)	• Single-room chawl tenement • Long-term tenancy	• Son inherited father's railway job Rs 1,200 per month • Second son casual postman Rs 20 per day (average 10-15 days per month)	• Previous debts cleared with Rs 40,000 insurance received on husband's death • Present borrowings: Rs 15,000 & Rs 20,000 from moneylenders at unrevealed interest rates (mainly for building repairs and children's marriages)	Saris and gifts for marriages

This argument is not new. It has in fact been used fairly extensively to challenge the belief that in poverty situations, families mobilise all their resources and pull together in unison (a belief that is well posited in numerous studies about slum life in India (Seabrook (1987); Sajanwala (1986); Weibe (1975)); and elsewhere (Schmink (1984).

Thus, Bruce (1989) argues that the "unified household" approach is convenient to policy makers in both industrialised as well as developing countries because it is far easier to direct intervention when the household is treated as a singular unit rather than one that is composed of several individuals each with separate aspirations. Drawing on alternative models (such as Nash (1953) and Manser and Brown (1979) who emphasise individual goals in household bargaining situations; Ben-Porath (1980) who sees family relationships as 'contracts' between individuals; Sen (1985) who argues that bargaining and transaction within a family is based on 'co-operative conflict'; and Folbre (1988) who asks why neo-classical and Marxian approaches recognise individual selfishness in the market not within household relations, Bruce suggests that:

"the recent school of analysts exploring 'household survival strategies' may find that what appears to be adaptive, even a finely tuned balancing of household resources, is actually the uneasy aggregate of individual survival strategies" (ibid.; p983).

To understand what is happening within the household, what is required is an analysis of those (individual) survival strategies that men and women adopt. And, in this, empirical evidence from case studies and life stories suggests that men and women not only have marked differences in their priorities, but, time and time again women bear the heavier burden of responsibilities in ensuring family survival (Banaji (1978); Jiggins (1989); Karlekar (1985); Savara (1990)). And, if anything, women's (already heavy) responsibility intensifies in times of crisis (Kabeer (1990); Lynn Bolles (1983)). In order to understand why or how this occurs, the next section considers factors that shape priority decisions for men and women. It is argued that these priorities will further act to reinforce social definitions of roles and responsibilities, unequal and heavily weighted in favour of men.

5.2.1. Priorities; roles; and expectations: an uneven allocation

Whilst it can be argued that each individual in the household perceives their priorities individually, it must be recognised that in turn, these are shaped by familial and societal interpretations of that individual's role and expectations of it.

In India, whilst there is increasing evidence to suggest that women make significant paid and unpaid contribution to the household (National Perspective Plan for Women: a Reply (1988); Shramshakti (1988); Towards Equality (1974)), dominant patriarchal ideology still views men as the 'breadwinners' (no matter how inefficient they might be at this) and women as the 'homemakers' and 'housewives'. Such beliefs continue to undermine women's position both within the household and outside of it across all classes (Shramshakti (1988); Status of Women in India (1988)).

Role definitions begin at an early age. Clearly because it is believed that male children will provide for the family and for old age, they are given preferential treatment in every way. Male children receive easier and better access to education; health; and

food (Bardhan (1985); Sajanwala (1986); Shramshakti (1988); Towards Equality (1974)). Therefore, infant mortality of male children is lower than for females (Miller (1985); Shramskhati (1988) p16-18) and even at the conception stage, male embryos are less likely to be aborted (Arora and Desai (1990); Ravindran (1986)).[2]

Female children learn at an early age that they must accept a lesser share of resources, including food. They are taught how to endure hardship though ritualised religious practices (Das (1985); Dube (1988));[3] self-sacrifice and tolerance (as embodied in the concept of "sewa" discussed in chapter 3); and obedience, and subordination to men (as embodied in the concept of "dhram")[4] is an integral part of the socialisation process.

Within these definitions, a "good man" is one who provides some income support to his family and whose social behaviour does not make extraneous demands on the household budget (such as through excessive drinking; smoking; and gambling). A "good woman" however has multiple roles because she is expected to be (a) a "good wife" (tolerant above all else and supportive of her husband whatever his behaviour); (b) a "good mother" (prioritising the welfare of her children); and (c) a "good homemaker" (managing and providing for everyday reproductive needs).

Men and women, therefore, internalise and interpret their roles according to what society defines and expects of them, and often this will inevitably lead to conflict within households. This is well exemplified in the way men and women prioritise personal spending. Studies have shown that women will give priority to family needs above their own (Banaji (1978) p169; Standing (1985) p36), and even if the family manages to rise slightly above the poverty level, the woman prioritises savings and family "security" above personal consumption (Jiggins (1989) p956). In fact, analysis of how men and women allocate their individual income provides further evidence that women are more willing to contribute larger amounts towards family needs (Bruce (1989) p985) and

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[2] Amniocentesis (removal of amniotic fluid) and chronic villi biopsy (removal of cells from tissue surrounding the foetus) which allow medical knowledge of foetal progress have been severely abused and used as sex determination tests in order to abort female foetuses. The 1981 Census show a disparity of 933 females to 1,000 males which declines to 975 in the age group 0-4 years; 0-940 for groups 5-9 years; and to 896 for those between 10-14 (Sharamshakti (1988) p17). The effect of female foetal abortions on total population is not known yet, but the Government is certainly aware that this is becoming a national problem. Thus, it is not unusual to see propaganda posters of Indira Gandhi in Delhi and Bombay asking "what would have happened if her father had not valued a daughter?"

[3] As Das (1985) and Dube (1988) illustrate, there are many religious and quasi-religious rituals for both men and women. These mark various stages for men (puberty; adulthood; marriage;) and women (virginity; menstruation; marriage; and breaking of natal ties; widowhood) and are a continuing part of an integral socialisation process. A specific example of an "enduring hardship" ritual is "morakat" in Gujarat where little girls from 4 years on fast for a week once a year. They are not allowed to eat salt or grains for that week. The little girls learn that they are practising hardship and endurance for what may be a reality in married life.

[4] "Dhram" is a religious/social concept which embodies the idea of duty and self-sacrifice. One, therefore, has a "dhram" to one's country; one's parents; children; friends; and relatives. The "dhram" of a wife is to tolerate; accept violence; poverty; or whatever else her husband's situation and character brings. Yet, it is also a part of her "dhram" not to expose her husband in public. As one woman put it when her daughter complained about a drunk and violent husband," You are a married woman. Tell me, can one find a man who has no faults? The "jat" (race) of men is like that. But surely, it is the "dhram" of a woman to hide the faults of her husband, deep inside the pit of her stomach" (Das (1985) p4).

that they regard income-generating activities as a part of their "family" role in fulfilling the unit's reproductive needs (White (1988) p8).

Thus (with one single exception where the husband handed his wife his full wages) the khannawalli sample showed that men almost always gave only small amounts to their partners at any one time. They had absolute control over what they earned (and often also over the total household income), and if women needed more money, they were forced to ask for it. This was a humiliating process in which women were seen as "constantly demanding". Before asking for money women, therefore, had to watch out for the "right moment". Thus, in reality, most khannawallis lacked control over money, and sometimes even with that which they had earned directly because the clients handed their payments to their husbands instead of them (see Chapter 6.4 for details).

This unequal control raised all types of conflict, particularly in the area of personal spending. In every case in the sample (no matter what the level of poverty), men took what they wanted for themselves (either from their own earnings or from the total household income). There was barely any negotiation in this (at least not with the women). This money was spend on cigarettes; alcohol; and entertainment (gambling; cinema; prostitutes). Sometimes men also borrowed money or ran up credit for personal spending which the family had to then pay for as a group.

The khannawallis absolutely resent this type of spending because it is seen as a drain on the family, and in cases where the men drink heavily, it is the women who had to bear the "side effects" of violence and sexual assaults. This is so much of an every-day scene in the localities that I worked in, that local women's organisations (such as the AMM) have sometimes resorted to direct action against liquor suppliers.[5] On the other hand, if the men are considered "reasonable", then women accept personal spending (even on alcohol), perhaps because as Bruce says,

"it is commonly found that gender ideologies support that a man has a right to personal spending whereas a woman's income is for collective spending... "

(Bruce (1989) p986).

In comparison to the men, women spend very little on themselves. At the most, the khannawallis I met only spend money on betel nut which they chewed consistently (I am told the nut is addictive; it also stops feelings of hunger); or occasional flowers for their hair. Most of the women in the sample had never visited a cinema, even though Bombay has a thriving and accessible (to the poor) cinema industry. The women justified their lack of spending money by saying that they did not feel the need for it (*"where am I going to spend it when I can't go out?"*); or that they were not entitled to it (*"girls get spoilt if they have too much money to decorate themselves"*). Others thought that personal spending was a waste of money as it could be better utilised elsewhere. Thus one woman said:

"Even if my husband will ask me to go to the cinema, I will say no. It will cost Rs5 on the train and Rs10 for the tickets. I can buy something for the children with that. Better to go to the temple instead-it costs nothing and you can pray".

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[5] Open confrontation with liquor suppliers is now a common way for women to deal with problems that they feel are not being addressed by the police or the government. In 1984, a mass anti-liquor movement was launched in the northern part of India. As a result, women organised several protest marches; sit-in in courts; public humiliation of liquor dealers and so forth (Bhatt (1984)). Anti-liquor campaigns continue even today, although perhaps more spasmodically and locally.

Whether it is in the area of personal spending or otherwise, women's priorities appear to be defined by the responsibility they feel towards their children. Child rearing is essentially seen as a woman's task. Thus even women who are married or in long-term partnerships will feel compelled to take on the major role in organising their children's education; arranging their marriages; paying their dowries; and so forth (Savara (1990); Sharamshakti (1988)).

Thus, ultimately it is women's concerns about their children and the family's reproductive needs that determine the level of responsibility they feels. Whilst men are theoretically expected to provide the family income, in reality this is never enough. They nevertheless expect women to come up with the daily meals for the family and look after its general welfare. To fulfil these responsibilities, women devise complicated strategies of survival that vary according to individual circumstances. It is important to recognise, however, that even when devising their overall plans, women will take care not to (a) step outside of the boundaries of social confines; and (b) step onto male arenas or provide direct threat to them. With this in mind, the next section will take a closer look at the types of strategies that women devise.

5.2.2. Women's survival strategies: manipulation of opportunities within narrow confines

Studies have shown that even though the household adjusts or reorganises as poverty circumstances demand, it is women who remain the key actors in operationalising overall strategies. They do this by taking on multiple roles whereby they become income earners; subsistence producers; and social networkers (de la Rocha (1987) p3). But, at the same time, it is important to recognise that even in this women are confined to narrow boundaries.

For instance, in an article on survival strategies of rural women in Bangladesh, Kabeer (1990 p134-148) suggests that "purdah" (social segregation of women) constantly interferes with the way women seek out resources. This is also equally applicable to women in Bombay, arguably across all classes. Purdah here operates slightly differently to that in Bangladesh (for example unlike Muslim women, Hindus do not wear a "burquah" which covers you from head to toe). However, women are still dominated by patriarchal values which restrict their mobility; confine them to the home; segregate them from men; and generally, expect women to behave deferentially.

The ultimate control of women, however, is exercised through the idea of family "izzat" (or honour) and the woman's role in that. It is a common saying that the family's "izzat" is in the hands of the women, i.e. whatever their wealth or social standing, it is the women's "virtuous" behaviour that will define the family's "izzat". Women will therefore act to preserve this at all times.

For women in poverty, this creates several dilemmas. Whilst they are expected to provide daily meals for their families and keep them from breaking up, at the same time, they are expected to do this in a way that does not damage the family's reputation. This means that the woman will have to (a) seek survival strategies in ways that will not defy conventions; and (b) in ways which do not undermine male members of the family. At the same time, the radio; TV; and the cinema; bombard poor women

on how they should behave: with strength and determination combined with modesty and virtue in an idealised version of "Mother India".[6]

Women will therefore attempt to stay within defined boundaries as long as they can and even in cases where they are clearly not dependent on the men in the household, they will try not to pose direct challenges. Arguably, this is because the need for male "protection" is very strong. In cases (see Appendix 1 case history 2 (Parubai) Chapter 7) where women are suddenly widowed or abandoned, they find it very difficult to continue with their work once the patriarchal 'props' are removed.

The fear of male abandonment is, therefore, very real and studies have shown that men are more likely (than women) to desert their families as crisis deepens (Kabeer (1990) p145), leaving women with the ultimate responsibility of raising the children. As Bruce (1989 p989) argues:

"economic pressures and social change are spinning the family, traditionally defined down to its core--mothers and children... grandparents leave, husbands break off, aunts, sisters and brothers come and go, but the mothers of young children tend to stay with their young children.." Maintaining an "acceptable" level of poverty (and avoiding increased vulnerability) thus becomes a primary goal in women's overall plans for survival".

Thus, women seek both external and internal strategies that will not conflict directly with the "status quo". External strategies include (a) income-making; and (b) social networking which enables them to stretch resources. In the first instance, women will therefore, seek to make income by moulding their activities to social and family requirements and defined codes of conduct. For instance (as detailed in the later Chapters 6 & 7), single khannawallis will not usually accept boarders; Muslim khannawallis will only provide "tiffins"; and so on. If the income from the khannawalli work is not considered sufficient, women will also take on other income-making activities. Again, they will attempt to take on activities that are based at home (for example sub-contract work) and amongst the reasons given for not seeking outside work were the following:

a) *women from Kolapur do not set foot outside of the home*;
b) *my husband does not like me to go out*;
c) *my husband would not allow it*;
d) *we prefer to be at home...we rarely go out and would be scared to set foot outside of this compound*;
e) *I don't know much about the city*; and
f) *I would only go if there is a job that fits in ... who will look after the children?*"

[6] The film "Aurat" (Woman) (1940) tells the story of one woman's struggle to survive rural hardships. In 1957, the same director (Mehboob) remade it into a grand epic "Mother India". The film is accused of sacrificing the realism of "Aurat" and relying on excessive use of songs and a star-studded cast. Nevertheless, the film has had a massive impact in India ever since, and was also nominated for an Oscar as the best foreign-language film. (Rangoonwalla (1976 p67). In this film, the heroine is beautiful; modest; defies moneylenders; dacoits; and feudal systems to preserve her family. She is deserted by her husband, but raises her sons to be virtuous strong men. She does not succumb to sexual advances from others, but waits eternally for her husband to return.

Women's mobility is so confined that social networking becomes of primary importance. Social networking allows women to give each other moral support; practical help; and brings with it its own opportunities to generate income. Social networking is crucial to the khannawalli activity in a number of ways. As is detailed in Chapter 6 (section 6.4), social networks provide khannawallis with the necessary information on how to set up and continue with the activity; how to obtain credit; clients; and so on.

But these networks also allow the women to explore other venues of income-making. Thus those khannawallis who had a sewing machine, supplemented their incomes by sewing and tailoring for others in the neighbourhood; those who were relatively literate gave "tuition" to children whose mothers cannot read or write; some acted as paid childminders; others were buying saris and selling them for small profits to people who could only afford to pay in instalments; and so on.

Secondly, social networks make important sources of borrowings and lendings that are a crucial feature of everyday survival in poverty circumstances (see, for instance, Lynn-Bolles (1983) p150 on how such exchanges buffer crisis of sudden or long-term employment). The khannawallis will therefore constantly borrow raw materials (such as cooking oil; kerosene) from each other either because they have no money to buy these or else these are in short supply at the time. They will also loan each other money, and in a few slums, I came across a "woman's fund" operated by neighbourhood women where women could borrow money in turns (as detailed in Chapter 6 section 6.4).

Social networks also allow an exchange of services through reciprocal arrangements. Thus, khannawallis do not need to pay for someone to look after their children if they are temporarily unable to do so because this will be done by neighbours and relatives. The women will also help each other to retain their income-generating activities in times of temporary crisis. For instance, when one khannawalli is temporarily unable to carry out the activity (such as during childbirth; illness), others will cook for their clients and so on.

Where existing networks are weak or inadequate, it is often the case that new ones will be created (Heyzer (1981) p28). Many khannawallis have been uprooted from their homes once or several times. Thus, those whose homes have been demolished will seek out new friendships; those who have to constantly move out of their short-let homes will make desperate attempts to stay within the same locality; and networks, including those of women's organisations become crucial. The importance of women's organisations is exemplified in the case of one khannawalli who having lost all her possessions during a demolition, hung onto her AMM "pass-book" through which she re-built her networks (and her clientele) in a new locality.

In addition to manipulation of these "external" opportunities, my conversations with the khannawallis showed that women also strongly believe in "internal" personal strategies. These strategies are based on religious beliefs and superstition and often involve self-sacrificing rituals. They allow the individual to believe that they are contributing to the family, even if this is indirectly (through God and prayers!) Thus Mahtre et al (1980 p67) found khannawallis who had fasted and carried out religious rituals over 21 Fridays to *"drive away the shadow of potential evil on the family"* and to appease the Goddess Santoshi Mata who might assist them in securing bank loans. Most Hindu khannawallis I met also fasted at one point or another on fairly regular basis, but one

occurrence needs a special mention. Several khannawallis were convinced that praying for a certain number of Wednesdays at the "Portuguese" Catholic church (located at Dadar in the centre of Bombay) would bring about an improvement to their family situations. What I therefore came across was masses of poor (non-Christian) people filling up the church every Wednesday afternoon. (I was unable to decipher the significance of Wednesdays at these extraordinary church services, but it soon became apparent that the overall design of the ritual was aimed at gaining converts!).

But whilst the khannawallis appear to be able to develop some sort of overall plan even within these narrow confines, they can only do this whilst the poverty situation remains 'manageable'. As poverty intensifies, they are forced to step outside of these boundaries. Food becomes a priority and extensive and clever use is made of labour and skills in providing the next meal (see for instance, Kabeer (1990) p139). Thus, the poorer the khannawalli the more time she will spend in sorting out cheaper vegetables; impure grains; and smaller fish. But, as credit mounts at the ration store, the khannawalli may resort to settling her debts through other means, such as sexual favours. Savara (1990 p31-43) tells the story of Mandodari, a khannawalli who settled her debts in this way:

"...my mind was swirling, dozens of thoughts were coming in all at once. This is wrong, this is wrong, what he is asking...I am a married woman with children, I have always been a good decent woman....but I knew my situation...so it was done quietly. Since I was a constant visitor to his shop, there was little ground for suspicion..."

(adapted from p37/38).

And, the AMM has, over a period of time, highlighted numerous cases of similar sexual exploitation by ration keepers or moneylenders.

Others will resort to dangerous, risky strategies such as smuggling of items such as saris (Pryer (1990) p131); and rationed goods. One khannawalli (on smuggling rice from rural areas to Bombay) says how this can be done:

"I remember we used to pretend in the trains that we had leprosy...then they (ticket collectors and the police) would not get near us...touching us was out!"

(Savara (1990) p50).

Sometimes, as a last resort, poverty will force families to tie themselves in a bonded-labour type of system even in the urban environment. Although I did not come across a specific example in my own research, I was told of khannawallis whose families had "given" women and female children into "domestic" service (both in Bombay and Saudi Arabia). Others have been "mortgaged", as described by the following woman:

" when we mortgage our items to the Sheth (rich man), we loose control over them, like our utensils; our jewellery. We don't have these anymore...We only have children...I have mortgaged my seven year old girl and an eight year old boy to the Sheth three years ago for a loan of Rs200. Two years ago, my husband was mortgaged to the same Sheth for a loan of Rs200. My children and their father roll 4,000 'bidis' a day"

(Mehta (1984) p14).

This discussion has shown that women will develop a whole "package" of strategies and draw on its numerous strands in order to meet priorities which they perceive to be crucial to family survival. Within this, the need to generate income is perhaps the most pressing and yet the most difficult because the opportunities to do so are confined to narrow boundaries. The next section develops this point by arguing that women are

overwhelmingly represented in self-employment and activities which are the least lucrative. It then goes onto explore the possible reasons behind this.

5.3. How do women make a living: occupational patterns

To begin with, it is important to recognise that there is very little clear and accurate information about women's employment or how they make a living. Census and official figures contain several discrepancies that have been subject to severe criticism, particularly by the women's movement.

One of the major areas of contention is the definition of a "worker". The Census definition has regularly excluded all part-time workers as well as those with irregular work. This was probably one of the major factors in reducing female employment figures from 59 million in 1961 to 34.8 million in 1971 (Karnik (1974 p69).

In 1981 clumsy attempts were made to redefine "workers" by categorising them into (a) main workers being those who worked at least 183 days a year; and (b) marginal workers being those who did not fall into the first category. Figures that year show a total of 222.5 million total main workers, out of which 45 million (20.2%) are women. There are 22.1 million marginal workers, out of which 18.6 million (84%) are female (Census of India (1981) p92-95).

In comparison, a 1983 survey conducted on behalf of the government shows a higher female participation rate (98.4 million out of a total of 287.3) (National Sample Survey Organisation (NSSO) (1983) p16). This is perhaps because the survey categorises workers more extensively and uses indicators such as usual; weekly; and current daily status.

Both the Census and the NSSO figures show serious enumeration disparities and have been accused of grossly under-representing women's work participation. Thus Mitra et al (1980) suggest that there is probably a 30-40% under-reporting of women's work participation (with this being as high as 49% in the "informal" sector) (quoted in Shramshakti (1988) p27).

The official figures are thus so unsatisfactory that researchers will often resign themselves to bias in their analysis. In a study about industry and urban employment, Mohan (1989 p2481), therefore, confesses that *"one is reduced to paying greater attention to the changes in the structure of male employment"*. Because of these types of misrepresentations, many women are effectively left out or dismissed as non-active participants in the economy.

However, one consistency in whichever figure is looked at is that women are over-represented in self-employed activities. This is borne out by the NSSO (1983) report which shows that out of a total (main and marginal) of 98.4 million female workers (age group 5 years and above), 59.1 million are engaged in self- employed activities. The proportion of female self-employed in urban areas is 45.8%, with the rural proportion being higher at 61.9% (note that these figures exclude casual labour) (Shramshakti (1988) p33).

A break-down of the type of self-employed activities women are involved in is provided by a National Institute of Urban Affairs study (quoted in Sharamshakti (1988) p45) which shows that nearly 40% of self-employed women are engaged in services; 30% in trade; 15% in manufacturing; 8% in construction; and 5% in primary activities.

To use Bhatt's categorisation (1989 p1060), self-employed women fall into at least three categories. The first includes home- based workers who produce goods either on their own account or through middlemen (Bhatt's terminology). Surrinder (1984) adds that such activities fall into two main groups: (a) as extensions of traditional household activities (making foodstuffs for sale) and extensions of craft skills (lacemaking); and (b) as ancillary processes associated with large industries (bidi making, electronics, garments) (quoted in Savara (1988) p210).

The second category includes petty traders, vendors, hawkers. All are engaged in sales of items such as vegetables; fruit; bangles; toys; and exchanging goods for second-hand clothes that are then resold as individual articles. The list is endless and involves large numbers. For instance, there are over 9,000 women vendors in Delhi alone, selling in 95 or more weekly bazaars (Sharamshakti p49).

The third category includes those who are involved in services (e.g. domestic workers). An NSSO (1977-78) estimate suggests that this includes 16.8 lakh females in comparison to 6.2 lakh males who either live in; work full-time for a household but live out; or work part-time in one house (and thus need to cover several other houses for the rest of the day). The hours and rates can vary and the work involves a multitude of jobs.

According to official definitions, construction workers also fall within the "service" category. NSSO 1983 figure shows female workers at 15% out of 65 lakh. This group (mainly consisting of scheduled castes and tribes) is amongst the most harassed and exploited groups (see case studies in Nair (1988) p26-29).

Finally, whether in self-employment or otherwise, there is increasing evidence (in studies and activities carried out by both women's protest and academic organisations such as SEWA; WWF; All India Democratic Women's Association; Manushi; SNDT Women's University) that women from lower castes and lower income groups invariably end up in activities that require the most strenuous labour input and bring in the lowest returns. And, the cycle keeps on being repeated for the next generation of females.

The section that follows, therefore, attempts to look at reasons behind this. It is argued that women's access to opportunities in the wider market is severely constrained because several factors work together to subordinate women in their search for income. These include the attitude of the state; gender; and caste and class bias.

5.4. Narrow confines within wider markets: factors that constrain

Many of the khannawallis in the sample expressed a wish to work outside of the house because they said that:

a) "*...I like to talk and mix with other people*";

b) "*...outside work is only 8 hours, this is continuous*";

c) "*...there is more money in outside work*"; and

d) "*...there is no profit in the khannawalli work*".

But, they also knew that even if they could negotiate their release from the home, their choices and opportunities of "outside" work were highly limited. They felt that this was because unemployment was too high; that they lacked the necessary skills; and education (see Tables **5.2** & **5.3**), and therefore, "*if the men do not have jobs, how will we?*".

Table 5.2 Levels of formal education amongst the khannawalli sample*

	NUMBER OF YEARS SPENT AT SCHOOL					
	0	1-3	3-5	5-10	10+	total
Hindu Maratha	21	4	2	7	0	34
Scheduled caste (inc. Hindu)	6	1	2	3	0	12

* this does not include group interviews

Table 5.3 Levels of literacy amongst the khannawalli sample*

	UNABLE TO SIGN NAME	ABLE TO SIGN; READ POSTERS	ABLE TO READ NEWSPAPERS	TOTAL
Hindu Maratha	11	15	8	34
Scheduled caste (inc. Hindu)	6	5	1	12

* this does not include group interviews

Note that the literacy levels may be higher than expected (in comparison to formal education levels). This is because many from both groups have participated in AMM literacy programmes.

They also knew that the only realistic opportunities open to them were in other self-employment activities, or poorly paid-jobs. In fact, some of the khannawallis had already experienced this. Prior to their current activities, they had worked as vegetable vendors; domestic servants; and live-in childminders. A few had also worked in factories and mills (from which they were made redundant several years ago), and particularly those from the scheduled castes had done some casual labouring. Most women had worked on the land prior to migration either in subsistence or waged relationships.

The question that arises from this type of evidence is "why are the khannawallis and women like them confined to low-return, erratic activities?" An answer perhaps lies in the subordination that they experience at various levels of societal structures.

5.4.1. Women's work and the state

To begin with, it can be argued that the state does little to develop working opportunities or ease working conditions for women in poverty. Instead, it can even be accused of being instrumental in undermining and subordinating their economic participation. This is evident in the way the state handles labour legislation and labour policies.

Firstly, labour legislation (such as the Factories Act; Trades Union Act) solely focuses on the 'organised' sector. It thus dismisses millions of those who do not fit in with legalistic definitions of 'workers'. Perhaps the only exceptions are the Bidi and Cigar Workers Act (1966) (which refers to outworkers), and the Contract Labour (Regulation and Abolition Act (1970) (which refers to daily contract workers)).

Secondly, until the recent introductions of women-centred legislation (e.g. the maternity Benefit Act (1961) and the Equal Remuneration Act (1976)), there was barely anything laid down specifically for women. Prior to this, women were rarely mentioned until (following Independence), the GOI incorporated ILO recommendations into existing legislation. Thus, the Factories Act (1948); Mines Act (1952); and the Plantations Labour Act (1951) were amended to incorporate protective measures (e.g. prohibition of women's employment in "dangerous operations", night work, and underground work; separate sanitary facilities; provision for crèches) (Karnik (1974) p80-82).

Having said this, in reality, legislation that is meant to improve conditions for working women has often had the opposite effect. For instance, employers have argued that special provisions for women are too expensive and have used this as an excuse to reduce permanent jobs for women (Karnik (1974; Sharamskati (1988)).[7]

For those who fall outside of the 'organised' sector, women-centred legislation remains meaningless. As one member of Parliament put it (with reference to the Equal Remuneration Bill):

"..this Bill will be covering only 2 million women out of 31 million who are supposed to be working women. And there are 4 million working in the "unorganised" sector. How are we going to protect them?"

(Swaminathan (1987)p ws 38).

In fact, it can even be argued that (particularly at local levels), regulations such as licensing laws can be prohibitive for women. For instance, SEWA has been involved in a long-running campaign against municipal and police regulations which require vegetable vendors to buy expensive licenses (Bhatt (1989 p1064).

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[7] Hensman (1988 p5) points out that as recently as 1958, a West Bengal Textile Award argued that "in view of the fact that the employer has to bear the additional burden on account of maternity benefits and other welfare measures for the female workers, some differentiation in the matter of wages of the female workers should be made".

In addition to legislation, policy-making is another area where women are undermined by the state. Women have been left out of the policy-making agenda for a long while. And, it was only in the 1970's, when following various challenges from the women's movement that the Government even started thinking about the reality of women's lives, particularly those from lower-income groups.

Thus, prior to the Sixth Five-Year Plan, when a National Committee was appointed to report on the status of women there was no policy explicitly aimed at women. The report "Towards Equality" (1974) certainly had a huge impact on policy making when it pointed out the overwhelmingly contribution that women make to the economy. Up to then, as Baud (1989 p44) says:

"policy makers had so far viewed women as a weaker part of the family.. as such needing protection.. and thus (women were) lumped together under mother and child care welfare programmes".

The report led to further positive moves (for instance, the development of a Women's Cell in the Department of Labour; and the drawing up of a National Perspective Plan for Women (for the year 2000)), but women (particularly those in poverty) continue to face an uphill struggle. Thus, for instance, SEWA representatives were forced to carry out persistent and lengthy battles before the Prime Minister, Rajiv Gandhi, even addressed the question of women in poverty. It was only in January 1987 that he finally commissioned a study of women in the "unorganised" sector.

The report, "Shramshakti" (1988), has consequently challenged many of the assumptions that the state has made about women's economic participation, and has generated much discussion and research into the question of women and poverty. One of the areas that "Shramshakti" has been highly critical of is that of current policies and legislation. It argues that these lack thrust and do not filter down to most women who continue to live and work in deprived conditions.

For many self-employed women like the khannawallis this means that there are no legalistic or formalised frameworks within which they can operate. By not recognising these women as active participants in the economy, the state hinders, rather then enables their income-generation (a point that is fully discussed in Chapter 6, particularly in discussing access to working capital and raw materials).

5.4.2 Women's work and gender, caste, and class

It could be argued that subordination at the state level is a reflection of powerful prejudice and bias that exists at societal level. What is evident from the (recent qualitative) information available on women in poverty is that all the time they are struggling against odds, and in this, the constraining factors far outweigh the enabling ones. Sunder (1984 p172) summarises these disabling factors as being:

"...the high rate of illiteracy, lack of mobility, lack of working space, lack of capital, lack of skills and lack of access to training along with the socio-cultural taboos and constraints. Coupled with these are restrictions, regulations, harassment by local authorities and lack of reliable sources of raw materials and supplies. The shortages of funds and lack of staying power limit the woman's scale of operation, particularly

in relation to the introduction of technology, and therefore limit the profits made. Moreover, the small self-employed woman has to manage all levels of operation herself"

(quoted in Everett and Savara (1986) p210).

Thus, women continue to enter the market on unequal terms, whilst at the same time, their necessity to generate income becomes increasingly pressing. (It is believed that the number of female- headed households is increasing, and is estimated at 30-35% by the National Perspective Plan for Women 1988-2000 (1988 p61). The increase is also acknowledged by "Shramshakti" (1988 p9), but no figures are provided).

Familial and social patriarchy

A partial explanation for persisting inequalities in the labour market may lie within patriarchal systems that dominate familial and societal structures. It is within these systems that women bargain and negotiate their strategies for income-generation. This will include negotiations over working capital; labour; acquisition of skills; raw materials; equipment; terms of trading and exchange; marketing; control of remuneration; and so forth. How effective a woman is in this negotiation and what claims she can make on family resources will depend on a multitude of complex and intertwined factors, such as the family's economic and social standing; and the woman's hierarchical position therein. Ultimately, however, it is patriarchal values which will often define the terms of these agreements and will dictate the social and moral bounds within which the woman will be obliged to carry out her reproductive and income-making duality.

In this, family patriarchal values will reflect and reinforce those which operate at every level in society. For example, the state reinforces codes of "feminine" behaviour through differentiated curricula in education (Swaminathan (1987 p34); civil legislation is distinctly in favour of men, thus adultery not only continues to be regarded as an offence, but it is only the husband who can prosecute the wife's lover, making it clear that she is his property (National Perspective Plan for Women 1988-200 (1988 p43)); and religion provides sound excuses for maintaining patriarchal power through its laws (which allow polygamy; usurpation of women's inheritance rights etc.), and an underlying belief in women's inferiority. A much quoted Hindu dictum is, therefore, that:

"in childhood a woman must be subject to her father, in youth to her husband, and when her lord is dead, to her sons. A woman must never be independent"

(quoted from the Vedas in Status of Women in India (1975) p14)).

This makes the position of deserted and widowed women unenviable (ibid.; Manohar (1983) p23). One khannawalli put it this way:

"..we have to do what we are told. Parents decide if we go to school or get married. I was pleased to get married. I was very young and so I thought: "what lovely clothes and the nice things to eat". I thought: "I will be the mistress and have my own house". But this lasted for one day...I have to do what he (meaning her husband) tells me...sometimes I get angry...but I get scared to say much..".

Patriarchy thus permeates every structure of society, and is so powerful that women themselves internalise its values. Thus even those who contribute highly to the family income will feel that they are incapable of looking after their families once the male input is suddenly removed (as with desertion). Thus, Sharma (1980 p209) argues that:

"women tend to see their position as dependants only when the machinery of dependence breaks down.."

Thus it is possible that women themselves enter the market with lower expectations, and are prepared to take on the worst type of activities (which do not directly compete with men). At the same time, even if they wanted to, it is difficult to compete within those structures that have always favoured men. The frustration caused by this comes across in what this khannawalli said:

"You better stop asking people if they would like to work outside of the house...they think you want to give them a job! Nobody asks us questions like that...we have to do the khannawalli work for the rest of our lives...you are educated and can get a job...with us, women are never educated, how will we get a job? Let me explain, I can't even change the work I do from home. I would like to sew/tailor, but I have no money to go to sewing classes or buy cloth. And, how can I get a sewing machine ?"

Gender and caste

In addition to gender, caste hierarchy plays a determining role in allowing or denying access to income-generating activities (and the division of labour therein) in all categories of work. This works in two ways. Women from higher castes are subject to stricter codes of conduct and face wider restrictions on mobility. This is because these types of restrictions are seen as enhancing the family status. In contrast, those from lower castes will have lesser restrictions. For instance, women construction workers (who often belong to scheduled tribes), face far less restrictions than vegetable vendors (who may be from higher caste groups) (see Lessinger (1986)p583).

Secondly, access to activities is often limited by external definitions of "traditional and fitting occupations". In the "organised" sector, many jobs are male preserves. In fact, very few are regarded as being "suitable" for women (and therefore "unsuitable" for men!) and so women are, for instance, confined to winding and reeling in mills; and packaging in pharmaceuticals (Joshi (1976) p1305; Hensman (1988) p4-6). This idea of *"traditional and fitting"* occupation is important in the "unorganised" sector as well. In a study on this, Banerjee (1984 p22) found that caste taboos operated very strongly. Thus, for instance, women from lower castes invariably found themselves in domestic work, whilst those from upper castes were able to obtain outwork or better casual jobs (such as auxiliaries in hospitals) (see also the study on domestic servants (Manohar and Shoba (1983) p31-45).

Upper caste women also have a definite advantage in that they are able to join in or inherit family and/or caste occupations. Through these 'traditional' occupations, they are able to gain access to already established networks; systems; markets and so on. And, what is very important, if the activity involves sales, they are also able to get easier access to selling spaces and 'pitches' which are otherwise jealously guarded against newcomers. Women from lower-castes do not have these types of 'rights' to

selling places, and will be forced to hawk their goods from door-to-door or in railway carriages.

Thirdly, caste enables or limits acquisition of skills which are necessary in a highly competitive job market. Scheduled castes and tribes are amongst the poorest, most economically backward groups, and it is difficult for women here to enter into formal education; acquire new skills; working capital; credit; and so forth. And, even if the government makes special efforts to improve their access to opportunities (through legislation and positive action policies) intense social prejudice makes it very difficult for these groups to take up these opportunities. (This prejudice has become very vocal recently, and was one of the factors in toppling the Prime Minister, V.P.Singh when he was determined to force the issue of equal opportunities.) Women from these groups thus find it extremely hard to enter into activities either in the "formal" sector or "informal" sector activities which might infringe on those of higher caste groups. Thus even amongst the khannawallis, it was apparent that the Hindu Marathas had a better chance of taking on additional income-generating activities (such as for outworking for Colgate; Johnson & Johnson) than the scheduled caste khannawallis. The jobbers who allocated work clearly favoured the higher castes.

Therefore, although it is considered in bad taste to talk about caste differentiation even in radical women's organisations (such as AMM; SEWA), caste is nevertheless an influential determinant in constraining or enabling women's access to income opportunities.

Class exploitation?

The National Perspective Plan for Women (1988-2200) admits that *"over the years there has been little structural change in the employment pattern of women..."* (part 1 p20) and that within this, the numbers involved in casual, intermittent work, that brings minimal returns are swelling. In a reply, the women's movement argues that the responsibility for this lies in the way economic growth has been handled, and that since independence, modernisation policies have excluded women. If anything, these policies have led to the shrinking of existing opportunities for women (National Perspective Plan for Women: A Reply (1988) p57).

Thus economic and industrial policies which stress modernisation; computerisation; and mechanisation have resulted in a drastic reduction in the industrial and manufacturing sector (ibid. (1988) p56), and allowed a growing trend towards decentralisation of production processes (Shramshakti (1988) p8). For women, this means that more and more of them are shifted from full-time opportunities to outworking (Hensman (1988) p16). Women have thus lost opportunities even in the "traditional" industries such as textiles (Baud (1983 p60); and fish processing, cashew, and coir (Kabeer (1987 p78).

In this, patriarchal values and ideology provide rationalisation for discrimination, as illustrated in the following example (of Ela Bhatt in negotiation with the labour commissioner, requesting the issue of identity cards for bidi workers):

"These are all homeworkers, they are not proper employees," the labour commissioner says doubtfully. *"But the Bidi and Cigar Act specifically defines homeworkers*

as employees," Elaben replies. *"They are all housewives doing some leisure work. If we press the owners, they will stop giving them work..."* says the labour commissioner and refuses to take action (Jhabwala (1984) p20).

The "housewife doing some leisure work" view is not only convenient for evading real issues, but it also provides justification for maintaining labour market differentials and segregation between those who work from the home and those who do not. In this way, patriarchal ideology invariably both benefits and supports capital. Decentralisation and outworking allows capital to make dramatic reductions in overheads and rates of pay, and at the same time, allows employers to be released from any obligations concerning worker's welfare.

Caste is another dimension that is similarly used to segregate the workforce. Holmstrom (1984 p218) suggests that even if factories have formal selection procedures, "recommendations" play an important part in the eventual recruitment. The cycle of high-castes recommending each other and closing doors to other groups, thus continues. Even in factory or mill jobs, therefore, scheduled castes continue to work in the most menial and dirty jobs in caste-defined areas (such as leather; meat; fish-processing). Such groups are also more likely to be found in the most arduous, hazardous jobs in mining, quarrying and building as casual, contracted labour (Patel (1986) p1813).

Women in poverty, therefore, face a double bind. They are discriminated against because of their sex and because of their caste. And, in a differentiated labour market, where each group will guard its own privileges, trade unions too are heavily biased in favour of men. Thus even the most militant trade unions will emphasise male interests in bargaining agendas and do not adequately know how to deal with women's issues (Hensman (1988) p1-9). Omdvedt (1980) thus argues that exploitation is then not an abstract issue, certainly not for those many women who have begun to organise themselves (where conventional trade unions have failed) in what they regard as a class struggle (Omdvedt (1980)). To end, this section has argued that women have only narrow choices of how to make income. Some of these are summarised in Tables 5.4 & **5.5.**

Having looked at wider markets, the next section will now consider how gender and caste factors also interfere in restricting opportunities within narrower activity ranges, i.e. in cooked food activities. The chapter will argue that even here women's choices are limited and that it is men who take over the most lucrative opportunities.

Table 5.4 Choices of income-generation: women from upper castes

Organised sector		
DISABLING FACTORS	ENABLING FACTORS	LIKELY OPPORTUNITIES
• Lack of childcare facilities; skills; formal education; mobility • Gender & class discrimination • Shrinking opportunities • No positive policies	• Strong caste networks	• Unskilled; temporary factory/mill work • No positive policies

Unorganised sector		
DISABLING FACTORS	ENABLING FACTORS	LIKELY OPPORTUNITIES
• Lack of childcare; knowledge of markets; capital/credit; raw materials; mobility • Need for male protection • Gender discrimination	• Strong caste networks • Already established family/caste activities • Already established selling spaces	• Family/caste activities; • Outworking with larger firms • Home based work

Table 5.5 Choices of income-generation: women from lower castes

Organised sector		
DISABLING FACTORS	ENABLING FACTORS	LIKELY OPPORTUNITIES
• Lack of childcare facilities; skills • High level of illiteracy • Caste and class discrimination • Shrinking opportunities	• Some level of positive action policies • Lesser restrictions on mobility	• Usually as sweepers; cleaners or messengers for state or municipal authorities • Factory work in "impure" jobs e.g. fish, leather

Unorganised sector		
DISABLING FACTORS	ENABLING FACTORS	LIKELY OPPORTUNITIES
• Lack of childcare; knowledge of markets; capital/credit; raw materials • Gender & caste discrimination • No established family/caste activity or selling spaces	• Lesser restrictions on mobility • Lesser reliance on male protection	• Casual labour; Domestic servants • Outworking in lowest paid work e.g., 'bidi' • Hawking small items e.g., hair pins, ribbons

5.5. Narrow confines within singular markets: male and female cooked-food activities

Sometimes, there is an assumption that women choose to enter the "informal" sector because this provides "easy entry". Whilst this may be valid to an extent (in that the entry here is relatively easier than say permanent jobs in the "formal" sector), on the other hand, there is a strong argument that women are also discriminated against and segregated in the activities that take place in the "informal" sector. If women have "easy entry" here, it is only to those activities that realise the poorest returns. Those activities that make the highest profits remain largely with the men. Therefore, even within a whole range of cooked-food activities, the khannawallis have little choice but to take on the most demanding and least lucrative way of making a living.

There are numerous cooked-food activities, and one of the ways of organising a discussion on this is to look at where these take place. Savara (1987 p59-73) and Sharamshakti (1988 p51) classify these as being production which takes place at the (a) home-based level; (b) street-level; (c) shop-level; (d) canteen- level; (e) workshop-level; and (f) factory-level. A closer examination of how the division of labour functions at each of these levels reveals that as soon as the income-generating capacity of the operation is recognised, there is a shift in definitions of "men and women's work" and a reallocation of tasks. Within these renewed definitions, various factors interact to effectively bar women from participating at all levels, particularly those aspects of the operation that exercise control over production and involve possibilities of larger returns.

In this discussion I will concentrate on the "informal" sector (which is home-based and street-level activities) and will also look at canteens because the AMM has tried to break into markets here (although strictly speaking, canteens are officially categorised as a "service" industry and operate differently). Workshops (which employ 25 or more) and factories are not dealt with as I have already looked at "formal" sector food-processing quite extensively in Chapter 3. Nevertheless, it is useful to include these in Table 5.8 in order to compare male/female division of labour.

5.5.1. Home-based production

Official national data on who or how many work in home-based food-activities is non-existent. There are therefore only two sources of guidelines: (a) micro-studies of which many have been conducted in Ahmedabad, perhaps because of pressures from SEWA (Krishnaswami (undated); Mehta & Mehta (1992); Mitali Associates (1986)); and figures from women's organisations that deal exclusively with women in cooked-food activities (e.g. Lijjat papads and the AMM; see also Savara (1987) Table 3.1 p75 & p95-98). However, both Savara (1987 p63) and "Sharamshakti" (1988 p82) suggest that home-based activities are overwhelmingly carried out by women, and in Bombay this includes considerable numbers.

Home-based activities are broadly of two types: (a) where both production and sales take place from the home; and (b) where the production takes place at home but the product is marketed or sold elsewhere.

The instances where both the production and sales take place at home are rare, and applicable to those activities such as the khannawallis. These activities are considered to be a female arena.[8] Here, one or two women in the household will be responsible for all aspects of the operation, i.e. both production and the sales. This type of activity generally involves the cooking of complete meals and requires intensive use of family labour.

However, even though the women are supposed to control the whole operation, even a quick glimpse will reveal that in reality men take over those functions which directly involve transactions of larger amounts of money. For instance, time and time again the khannawallis I interviewed indicated that men (husbands, sons, brothers) had a part or complete say in the purchase of essential working assets (such as pots, pans, pressure cookers). The khannawallis relied on men to purchase the more expensive items (such as flour, rice, cooking oil). Women, on the other hand, could only directly purchase those items which required small amounts of money (such as groceries).

The khannawallis appeared to justify (and almost support) this by saying that *"men are better able to carry rations"* or *"they do not know how to bargain for the best prices or choose the best quality so we do not allow them to buy the vegetables, only rations"* (because prices are fixed). Men also appeared to have total or large control over payments received from the clients (as discussed in Chapters 6.4.2 & 7.4.5). The question of whether this activity is solely controlled by women, is therefore doubtful.

With the second-type of home-based activity, production is organised within the home, but the product is sold outside of the home. This includes (a) products such as idlis or samosas which are made and sold on a daily basis; and (b) products such as pickles, potato crisps which have a longer shelf-life. In a sense, these activities are less laborious, at least during the production stage. However, it is not easy to sell these products in intensely competitive markets. Furthermore, there is a necessity for male input because of the restrictions that women face in taking on public activities. Therefore, these activities will be taken on by those who (a) have access to men who will sell the product; (b) will have some sort of established outlet; (c) are subject to lesser restrictions (as with those from scheduled caste); and those who are financially desperate. Women who take on selling activities will do so at the risk of sexual harassment and personal danger; and harassment from municipal authorities and the police.[9]

In view of these difficulties, many women will make products (with longer shelf-life) to be sold through outlets based at women's organisations. This appears to be a common arrangement in many cities. In Bombay, organisations such as the Ratan Tata Institute; Lijjat Papads; Seva Sadan; and the AMM, exhibit and sell products made by their membership directly to the public. Some such as Lijjat Papads are also regarded as one

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[8] Throughout my research I did not come across a single man carrying out activities similar to that of the khannawalli. Nor have I come across any secondary evidence of this.

[9] These are daily problems for all women working outside of the home. For women from the lower castes, however, sexual harassment from employers, police, municipal authorities, and the general public is a serious problem. In addition to exploiting their general vulnerability, there is an assumption that such women are "fair game". Women working in all areas (building sites; fields; factories; veneering) narrate numerous incidences of sexual harassment, rape, and forced prostitution (Gupta (1984); Panalal (1990); Sharamshakti (1988) p142).

of the major exporters of papadoms (Alaka and Chetna (1983) p37-38). Payment will be on sale or in a variety of other arrangements.

The other alternative arrangement is to enter into a sub-contractual relationship with commercial outlets. The woman will produce and package products to be sold in larger shops. In some cases, they will take orders for products (the raw material may or may not be directly supplied) and in others she will approach local shops and seek out venues for a particular product. Payment arrangements vary. Sometimes the woman is paid for only those products that are sold and sometimes she is paid according to the weight; quantity; or quality. Competition from other suppliers is so fierce, that shopkeepers wield enormous power leaving the woman in a weak bargaining position. Table **5.6** summarises male and female participation levels in home-based activities.

Table 5.6 Male & female participation in home-based cooked food activities

ACTIVITY	FEMALE TASKS	MALE TASKS	METHODS OF PAYMENT	CONTROL OVER CAPITAL INPUT	CONTROL OVER REMUNERATION
(1) Product produced and sold at home (e.g.., complete cooked meals)	Upper & lower castes: • preparation • complete production • serving • sales	• acquisition of clients • protection	• on monthly basis of agreed sums between two individuals	Small items: women Large items: men	Usually men; sometimes women
(2) Product produced at home and sold outside (e.g.., short-life: samosa, long-life: savoury crisps)	Upper castes: • preparation • production • packaging, if required Lower castes: • as above, but also sales	• selling	• on sale	Small items: women Large items: men	The person who sells, usually men
(3) Product partially prepared at home for various outlets (e.g.., papadoms; pickles)	Upper & lower castes: • transferring partially prepared and completed products to and from distribution points • further partial preparation		• piece rates • payment according to weight; quantity; quality • on profit-sharing basis if sales through co-operatives or women's organisation		Women, but also some men, particularly owners of outlets

5.5.2. Street-level production

At the street-level, production (or at least the cooking part of it) is carried out at venues opening out to the street. The produce is directly sold to passers-by, and is intended for immediate consumption at the venue. Street-foods come in numerous varieties and are sold through roadside hand-carts; permanent and semi-permanent shack-type structures known as stalls; and small shops which consist of illegal structures, run without licences (not to be confused with "hotels" which are legal, permanent and more expensive). The product-type is limited and usually specialises in one or two main items, for example "Bhelpuri" ; "paubhaji". Although there are many such shops in Bombay, neighbouring Pune is dominated by these (Savara (1987) p61).

Savara (1987 p61) in a study of food-activities, could not find even a single woman operating handcarts or working in stalls or shops. My own observation of street-food handcarts and stalls in various localities of Bombay backs this up. Savara contemplates that a reason for lack of female participation here may lie in the fact that these such operations are illegal, and the operators have to be ready to run away (with handcarts and goods) when a municipal van is sited. It is also argued that such venues are frequented by men (including the police) and association of this kind is not suitable for women, particularly as the venues remain open till late at night. Additionally the stallkeepers and shopkeepers argue that women could not cope with the heavy work required during rush hours or that the women find the late opening hours inconvenient (ibid.).

Whatever justifications are sought, and however much validity the arguments hold, in practice this means that women are effectively barred from gaining entry to this type of activity. Women, unlike men (whose needs are often prioritised) simply do not have the capital or access to credit required to buy handcarts or materials for stalls. And, it would be very difficult for them to find locations where the selling can take place.[10]

Yet, it is important to recognise that in what appears to be a single-man operation, women have already provided some labour input (unpaid). Often, women will have completed the preparation stage (perhaps requiring the most intensive labour input) of the product at home (Tinker (1985) p13). For instance, even if the commonly found "pakora" (a vegetable preparation dipped in batter and fried) is cooked on site, the preparation of the vegetables, spices, and the batter will have been done by women at home. This means that the single-man operating at the street-level is only required to fry the end product.

Here, it is interesting to note that when the operation is on a slightly larger scale (such as with the shops) and requires paid help, it is men (rather than women) who are hired to cut, clean and prepare the product (This is also supported by findings from other

[10] Whilst it is common for men to hawk freshly cooked products over larger distances, women prefer static or familiar sites. There are many reasons for this: (a) women often have to take breast-feeding infants and small children with them whilst trying to sell their goods. This is easier if they have access to a static site. However, they are often unable to afford license fees or lay claims to selling spaces. Thus, they will often operate in "gangs" with other women to jointly keep an eye on the children and protect themselves (as can be easily observed at railway stations); (b) men have better access to family resources and are able to obtain bicycles and carts which allow them to carry heavier loads and cover longer distances. Women, on the other hand, (as can be commonly observed) have to resort to head baskets.

parts of the world. In a study of street-foods in four countries, Tinker (1985) p29 found that in both Bangladesh and Indonesia a quarter of male vendors received assistance from female members of the household in the preparation of the product). Thus, what is normally seen as a woman's task is quickly redefined as soon as the question of payment arises.

Apart from this, there are other ways in which men continue to be advantaged in the cooked-food markets. For instance, products are sex-specific, with women producing the more complicated and labour-intensive foodstuffs. (Again Tinker (1985) p35 illustrates similar trends in other parts of the world. In studying West African street foods, she found that women sold food that took far longer to prepare). Further, men are also able to explore newer markets as they are able to gain better access to more expensive raw materials. Thus, the stalls around the prestigious office blocks in Nariman Point, Bombay sell exotic Chinese preparation and noodles to middle-class customers. Others around Colaba (a tourist area) sell exotic fruit juices and fruit preparations (an expensive commodity in India). These stalls are dominated by men and I did not see a single woman involved with preparation or sales at these more lucrative spots of street-trading.

Thus, it would appear that where profit margins are higher and the work is less strenuous, it is men who take over control of both the production process and the sales. If women are involved, their input often remains unpaid. Table 5.7 summarises street-level production and indicates how men and women's tasks become redefined as the intensity of the activity increases.

Table 5.7 Male & female participation in street-level cooked food activities

ACTIVITY	FEMALE TASKS	MALE TASKS	METHODS OF PAYMENT	CONTROL OVER CAPITAL INPUT	CONTROL OVER REMUNERATION
(1) Product partially prepared at home for hand-cart sales (e.g., pakoras)	Upper castes: • partial & initial preparation Lower castes: • usually not applicable	• preparing product for final consumption (e.g., frying) • selling	• on sale	Small items: women Large items: men	The person who sells, usually men
(2) Product partially or completely prepared at home for sale in stalls (e.g., idli)	Upper castes: • complete or partial preparation Lower castes: • usually not applicable	• sometimes preparing product for final consumption (e.g., frying) • serving • selling	• on sale	By stall-holders; usually men	By stall-holders; usually men
(3) Product prepared and sold at tea-shops (e.g., bhelpuri)	Upper castes: • usually not applicable Lower castes: • sometimes hired to wash up	• complete preparation • serving • selling	• on sale	By tea-shop owners; usually men	By tea-shop owners; usually men

5.5.3. Canteen-level production

Whilst most large-scale private concerns (such as privately owned textile mills, factories) provide subsidised canteen facilities, others cater for Government employees; municipal employees; universities and so forth. In all cases, the employer is therefore obliged to take note of legislation and regulations governing such establishments (even if these are not always followed). For instance, apart from requirements concerning food hygiene, canteens (particularly in institutions which are public concerns) are often obliged to employ certain numbers of scheduled caste persons. In practice, this criterion is usually met by allocating the most menial and "impure" tasks such as clearing and sweeping to scheduled caste employees. There are, however, no such legal requirements concerning women.

Table 5.8 Male & female participation in canteen; workshop; and factory-level cooked food activities

Activity	Female Tasks	Male Tasks	Methods of payment	Control over capital input	Control over remuneration
(1) Variety of products produced and sold in canteens	Upper castes: • usually not applicable Lower castes: • hired to wash up	• preparation • serving • selling	• on sale • subsidies	Private or public concerns	Private or public concerns
(2) Partial and complete production; some direct sales but mostly distribution through workshops	Upper castes: • some outworking • partial preparation • packaging Lower castes: • the same as upper-caste women, but access is far less	• purchase of raw materials • partial or complete preparation • sales • distribution • hiring & firing of labour	• on sale	Owners of workshops	Owners of workshops
(3) Production for foreign and internal markets; distribution through small and large factories	Upper castes: • outworking Upper & Lower castes: • casual work in preparation;sometimes packaging	• automated processes • final cooking • distribution and marketing • distribution • managing, hiring and firing of labour	• on sale	Owners; shareholders	Owners; shareholders

Thus, in a survey of Government office-based canteens, Savara (1987 p64) found women were rarely employed at the canteen level, this being lower than 1%. Even this figure is mostly taken up by one canteen which showed the highest number of women employed. (Here, the canteen which catered for 100 people, employed 15 men to 7 women. However, whilst the men did the cooking, serving etc., women were only hired to wash-up.) Another showed 8 males catering for 130 people with 2 women hired for washing up. The rest of the canteens did not employ any women even at the lowest level.

Justifications similar to those discussed for street-level production were given for non-employment of women. These included the idea that canteen workers came under service category employment which was not open to women; the time of work would not be suitable for women; women could not lift heavy utensils or serve food! (Savara notes that women are rarely found working as waitresses.)

Thus, the tasks of preparation, cooking, and serving which are a daily reality for most women is taken over by men when such activities are paid and move from the private to the public sphere. (Again, the main points are summarised in Table **5.8.**) It is of little wonder then that when the khannawallis tried to break into the catering market for canteens, they have not always had success (see Chapter 7.4 for further detail).

Finally, this section has argued that there is a distinct divide between men and women's work (a) within particular activity ranges; and (b) within the "informal" sector. It would appear that even activities that are strongly linked with women are controlled by men, as soon as the shift from the private to the public occurs, or as soon as its potential to earn income is realised. The result then is that women are effectively barred from entry to the more lucrative income-earning projects.

5.6. Conclusion

This chapter has argued that whilst an increasing number of women from lower-income groups are compelled to seek income-generating work, their access to activities both within the labour market and within the narrower range of "self-employed" activities is limited. Familial and societal and patriarchal values play a major part in this. These values, in turn, allow capital to justify and sustain differentiation within "formal" sector labour markets, and within the "informal" sector, curtail women's ability to enter into activities that may allow them to realise higher levels of income.

Women do not necessarily prefer home-based activities, or indeed the type of activity that they take on. It would appear that in fact their actual choice is very limited.

CHAPTER 6

The khannawalli activity:

Social differentiation and the process of production

Contents

6.1 Introduction

Most writing on the khannawallis broadly covers two areas: i.e. (a) writing relating to the AMM (for example Acharaya and Ramakrishna (1987); Viegas (1983)); and (b) that which relates to the AMM's deep involvement with credit schemes for poor women (for example Everett and Savara (1983); Mahtre et al (1980); Mutoskshi et al (1979)). In fact, with the exception of one small booklet (compiled by Savara (1990)) which provides a glimpse into the everyday lives and struggles of the khannawallis, there is barely any literature on the khannawallis as individuals.

As a result, the khannawallis tend to be lumped together as one whole group which consists of poor women. But whilst this may be convenient (and arguably even necessary) for the purposes of policy-making at both local or national levels, there is a vast gap in our knowledge about the individuals within these groups: how they are differentiated; and how these differences affect their ability to carry out their income operations.

The khannawallis, however, are not a homogeneous group. There are vast individual and social differences. And, it is important to recognise these in order to understand why one woman finds it easier to start and continue with the activity; why one operation is carried out in a different way to another; and why one woman is capable of making more profit than another.

This chapter therefore focuses on (a) group differences; and (b) individual differences in order to explore underlying household and social relationships which allow or deny access to resources and opportunities necessary for the activity.

It is argued that the complex processes involved in women's home-based income generation can only be understood by probing into how or what access each individual has to the necessary requisites such as:

- information;
- basic facilities;
- family labour;
- working capital and credit facilities;
- raw materials and equipment;
- customers.

The chapter shows that those who are able to gain better access to these, have a better chance of starting and staying with the activity.

6.2 The khannawallis: lives of individuals

This chapter begins by looking at the variety of individual and social circumstances in which women turn to the khannawalli activity. The stories told here are about,

(a) a deserted scheduled-caste woman (*Sumiti*);

(b) a higher-caste widow (*Bayakka*);

(c) a married higher-caste woman (*Urmila*);

(d) a married scheduled-caste woman (*Sushila*).

These case studies provide useful evidence towards the argument in the rest of the chapter.

6.2.1 Case history 1: Sumiti

Sumiti's is an upsetting story about a single woman trying to bring up two children in the threat of daily male violence. In a struggle to survive, Sumiti has tried her hand at several income-generating activities, but she feels that the khannawalli activity is good because it ensures a daily meal for her children.

Sumiti is about 30 years old, a *Harijan* (an "untouchable" caste) born in Nainital. She comes from a very poor family of agricultural labourers. When she was 13, her family accepted a brideprice of Rs1,400 from a 20 year old man. She was legally married to him and lived with him for about a year during which time she received constant harassment and beatings from her husband's family. Sumiti thinks that this might have been because she could not work as hard as she was expected to in the fields.

After a year, in the face of financial hardship, her father-in-law arranged for Sumiti to be sold into Bombay's prostitution market. The agent who took Sumiti to Bombay, raped her and then decided to make her his mistress. Thus Sumiti escaped prostitution but was forced to live with this man. She was about 14-15 at the time when he was nearing 45.

Sumiti managed to escape one day and eventually found a job as a live-in domestic servant. The man however succeeded in tracing her and "persuaded" her to return to him. She became his mistress and lived with him until three years ago, having two children by him (8 and 9 years of age). During this time, the man bought a room in the slums of Siddarth Nagar Worli in Sumiti's name, and despite its locality, the room would now raise a large amount of money (anything between Rs50-60,000). After years of cohabiting with Sumiti, the man decided to return to his wife and their children some three years ago and now wants to sell the room. He has not given Sumiti any money since he left and in order to drive her out of the room, continuously and daily harasses her and the children through extreme forms of physical violence.

Sumiti feels that her neighbours are encouraging him. They do not like her caste; think she is a "loose" woman; and are jealous that she has been sending her children to an

"English-medium" school[1]. They ostracise her and are always causing her further problems. She has lost contact with her relatives and feels that they would not be in any position to help her, in any case.

Sumiti is in deep debt. She has pawned whatever she could to the *"marwari"* (moneylender) and has further borrowed money from the AMM. In order to survive, she combines a number of income-generating activities. She works as a part-time domestic servant; and buys saris at a wholesale price and sells them in the neighbourhood for (higher) payments by instalments (although she has now stopped doing this because there is no money left to make the initial purchase). 5-6 months ago she became a khannawalli by letting out the partitioned top half-of the room to four boarders. Sumiti is very hesitant in relating exactly how she has acquired these clients and the only information she imparts is that they are from the same village as her. She provides one daily meal of chappattis and vegetables for them. In return she receives Rs200 each from them[2].

At the time of the interviews, Sumiti was worried that she was going to loose her clients who were thinking of returning to their native village, and was desperate to fill out a passport application in order to migrate to Dubai where she has heard that domestic servants are paid Rs800 a month.

6.2.2 Case history 2: Bayakka

This case history illustrates how the khannawalli activity has been carried out over a long period of time in order to subsidise low male earnings, and how a sudden change of circumstances shifts the emphasis when this becomes the only source of income, crucial to family survival.

Bayakka married at the age of 16 and migrated from a village in Kolapur to Bombay in order to join her husband. She is now 37, has been widowed for three years and has

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[1] Whilst municipal schools offer free or highly subsidised education, these are usually overcrowded with large pupil-teacher ratios. Teachers are often inadequately qualified and education standards are considered to be poor (Kaul (1989)). Therefore, those who can afford to pay fees (usually the middle classes) will opt for privately run schools (mostly Catholic). Furthermore the Catholic schools use English as a teaching medium, whilst the municipal schools concentrate on Hindi or Marathi. This is an important distinction because English is necessary to gain access to good higher educational establishments as well as the better-paid and secure jobs. Thus, it is fairly unusual for children in the lower-income groups, particularly those living in slum areas to join an *"English-medium"* school. In such cases, the child may have received a scholarship because they are particularly bright, or as in Sumiti's case, their parents hold aspirations for them.

[2] Sumiti was interviewed at least three times and on each occasion she confirmed the payments she received from her boarders. However, the charge Sumiti makes for the services she renders is very high compared to the other khannawallis in her locality. Whilst Sumiti only provides one meal consisting of two courses for Rs 200, the others provide two meals consisting of four courses for Rs 175 on average. Furthermore, she is the only one in the sample whose clients belong to a different and a much higher caste than her. Although this was not explicitly stated, these discrepancies (together with observed incidents) lead me to believe that the clients also eexpected sexual favours from Sumiti.

four children. Whilst the elder two daughters are married and residing in their own homes away from Bombay, the younger two (male aged 14 and female aged 16) are still dependent on her. She has a few ties with her maternal family whom she visits perhaps once in every two years. Her husband's family, at the time of her marriage had all died in the plague and thus he inherited 3 acres of land and a village home (now in her son's name).

When her husband was alive, he was employed as a casual ("*badli*") worker in the spinning department at Pordar Mills for a long time before eventually being offered a permanent position. The money he earned was not either enough to keep the family or allow for any major essentials such as savings required for dowry payments for her daughters.

Four years after coming to Bombay, therefore, Bayakka started supplying "tiffins" and daily meals to 7-8 clients, mainly relatives and single men in the neighbourhood. During this time, the family acquired "chawl" rooms near the mill (cheap at the time of purchase, but estimated current value Rs1 lakh). The family also entered into a huge debt, borrowing from a number of sources (including mortgaging of property) in order to meet the dowry payments for the two elder girls. When Bayakka's husband died recently, she received some Rs7,000 as a payment from his "pension fund" [3]. With this, she paid off a third of her debt but approximately two-thirds still remains.

Whilst comparatively speaking, Bayakka can still be considered relatively "better off" in view of her access to property, she feels overburdened by debt and is worried about how she will meet the dowry payments for her third daughter. Bayakka discards the idea of seeking employment outside of the house because she feels that firstly she will not be able find factory employment and secondly that even if she does, she will only be able to earn about Rs500, which will not be enough to keep her family.

Bayakka, therefore, has sought to expand the khannawalli work and has managed to build up the client numbers to approximately 25 regulars over the three years. These clients, like herself, are Kolapuri Hindu Marathas[4] and mainly work in factories or the mills. However, she is very careful that the men do not enter the premises partly because she herself is a single woman, and partly because of her 16 year old daughter who needs to maintain her "good reputation" if she is to have an arranged marriage. Therefore, only 'tiffin' meals are provided which are either collected by the men or the "*tiffinwallah*".

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[3] The nearest equivalent to the *"pension fund"* in this country is the idea of a superannuation scheme. Only permanent employees are usually allowed to participate in this scheme.

[4] The term *"Hindu Maratha"* embraces various *"jatis"* or sub-castes. In a sense, this term has political rather than religious significance and has been used to unite various sub-castes for a common cause. Hindu Marathas became prominent under the leadership of Shivaji, when he led Hindus from the state of Maharastra into a battle with the Portugese in order to defend a Maratha Fort at Pune. Currently, Hindu Marathas are being wooed by the "*Shiv Sena*", a nationalist, fascist organisation urging Hindus to fight the enemy within (mainly Muslims). The khannawallis who call themselves Hindu Maratha ofter refuse to give any indication of their sub-castes and consider themselves as belonging to a strong and relatively higher caste group.

Bayakka receives Rs200 per month from each client as well as most of their ration cards [5] (for two meals consisting of four courses per day). She feels that she barely makes any profit from this and in view of the ever-increasing price of raw material, she really needs to charge them at least Rs250 per month, but is worried that she may lose custom. Thus, she needs more clients in order to improve on returns, but she feels that it would be a physical impossibility to cope with more numbers. Her other major problem is that the clients do not pay her on time and at agreed dates. She is sure that this is because *"there is no man in the house"*.

The khannawalli activity which she started some 17 years ago as a "temporary" measure to increase household income has now become crucial. For the past three years, Bayakka's biggest fear is that the client numbers may decrease.

6.2.3 Case history 3: Urmila

Urmila's case history brings out at least two immediate points: the importance of the khannawalli activity to family survival in relation to male unemployment and the importance of kinship networks which enable the activity. Urmila is a 36 year old Hindu Maratha woman who originates from the neighbouring Konkan. She married at 15 and has three children (a male aged 12 and two females aged 20 and 15). Like Sumiti (case history 1) she is illiterate and cannot even write her name. What is immediately apparent on meeting Urmila is that she is suffering from poor health. She has very bad eyesight, constantly suffers dizzy spells and has been receiving electric shock treatment to cope with depression. The result is that Urmila looks far older than she is.

The family live in a municipal owned "chawl" where they qualify for minimal rent which is some Rs15 per month. Urmila's husband gained access to this housing when he was employed at a Government textile mill, a job he lost some six years ago. Since then he has had one short spell of employment as a "compounder" with a pharmacist for which he was paid a monthly salary of Rs500. There has been no or very little direct cash income into the house for a long time. Some two before I first met Urmila, her eldest daughter had managed to find employment as a typist and she now brings home Rs400 per month.

From what she can remember, the family owes some Rs6,000 to relatives; Rs2,000 to one *"marwari"*; Rs5,000 to another; and has received four loans of Rs2,000 each from the AMM. Her illness has also forced Urmila to borrow another Rs1,500 from a *"pathan"* [6] for medical costs and she thinks there may well be other loans that her husband deals with.

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[5] The implementation and current usage of ration-cards is detailed in Section 6.5.4 of this chapter.

[6] People in the slums live in dread that they might have to resort to borrowing from a *"pathan"*. Because a *"marwari"* lends on the basis of collateral (usually, pieces of gold or silver jewellery; brass utensils and so forth) which he keeps until both the loan and interest are paid off, the pressure is on the borrower to pay up if they wish to reacquire their property. A *"pathan"* on the other hand, may lend without collateral but will charge extremely high rates of interest and/or collect small

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Urmila's family has sought income-generation from the "khannawalli trade" over a period of time. Her mother-in-law was a khannawalli and ever since her marriage Urmila has participated one way or another in the activity. However, the crisis created by male unemployment intensified the dependence on that form of income-generation which has so far been regarded by the family as a "sideline".

Although it might be argued that Urmila's connections with the activity may have made it easier for her to intensify and expand the activity, there were two major problems: (a) loss of clientele due to external circumstances affecting the textile industry (see Chapter 8.2); and (b) in this particular case, Urmila's inability to cope with increased workloads due to her poor state of health. Thus, when her husband became unemployed, Urmila increased her client numbers from two to eight, but this has now levelled out to four men. All the four are closely related to Urmila (two brothers; one of her nephews; and one of her husband's nephews), and are allowed to board with the family (see Fig 6.1). [7]

In arranging to provide board and cooked food for these close relatives, Urmila and her family benefit in at least two ways: (a) the relatives (as with any other clients) are expected to pay for services provided. This includes board; a morning cup of tea; and two cooked meals a day for which they pay Rs250 each. Any other requirements (such as washing of clothes) is expected to be met by the "clients" themselves; and (b) the "clients", in their obligatory role as close relations help the family to stretch their resources. Thus Urmila's brothers buy her and her children clothes; bring her a constant food supply of whatever is grown in the village; and twice a year, allow Urmila and her children to join them in the village for anything from two to four months at a time. There is no "proper" charge made for keeping Urmila and her children for this length of time (as in an urban area), but they are expected to work on the family land in return. The extent of mutual dependency between the "client" relatives and that of Urmila's family is reflected in the following reply Urmila gave when asked if she ever considered increasing the price charged:

"No, I have never thought about that. They have helped me in my difficult times. My eldest brother eats only once, but he still pays Rs250...they take care of my children's schooling and lend me money when I need it".

Urmila does not wish to expand the client numbers. She feels that with her ill health she will not be able to cook for "outsiders":

"For them, I have to cook no matter what happens. At present if I am ill, my relatives manage somehow...they cook for themselves".

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installments on a daily basis. Those who fail to meet with payment are often subjected to violence and terrorism by the pathan and his henchmen.

[7] The use of the "board" here has to be contextualised within its overall setting. Within highly congested situations, boarding simply means that the men can expect a space to sleep in. As described in Chapter 4; Section 4.4, this space is often simply a hinged wooden platform (see also Fig. 4.5).

But, she knows that she will probably have to continue with the khannawalli work until (or even if) her husband finds employment, and this will probably be for a long time.

6.2.4 Case history 4: Sushila

The final case history refers to Sushila (25), a New Buddhist born in Bombay, and married to a man originating from Ratnagiri. Sushila's maternal family migrated from Kokan at least two generations ago and have no real ties left with any remaining rural kin. Her husband's family in the Ratnagiri village are landless agricultural labourers without any real assets. Whilst some of the members nevertheless continue to live in the village (his mother, elder brother), they rely on Sushila's husband to send them regular cash instalments and occasionally visit Bombay, particularly when they are seeking health treatment.

At present, Sushila lives in a "*zoppadpatti*" (which is "soundly" constructed by comparative standards, being made of corrugated iron) with her husband, two daughters (5 and 3), and a younger brother-in-law. The zoppadpatti is located in an "official" slum area and has been purchased by the family for Rs10,000 some 8 years ago, although there are no papers to prove ownership.

Both the men in the family are employed. Sushila's husband works as a general labourer in an electronics firm where he has been for the past 9 years. Her brother-in-law works as a temporary casual labourer in the same place. Together they bring home somewhere between Rs700-800 per month.

Sushila's pair of gold earrings and "*mangalsutra*" (a black beaded necklace equivalent to a wedding ring) has been pawned with the "marwari" for the past six years. She is not very optimistic that she will ever see these items again because, in her words, *"we always have to borrow"*. The family also owe Rs3,000 to the AMM for loans taken and recently when Sushila's little girl got burnt, another Rs2,000 was borrowed from a "pathan" for medical expenses. Following that incident, about a year ago Sushila (under the guidance of the AMM) entered into the khannawalli activity. She started with 2 clients and has build up the numbers to 6, mainly her husband's friends. These clients are not related to her in any way, nor are they from the same district of origin If there is a common denominator, it is that they are all New Buddhists. Sushila finds this a problem as each client prefers different food tastes in accordance to their district of origin. She thus constantly needs to negotiate a compromise. Sushila charges Rs100 for two meals a day and occasionally clients are also provided with a cup of tea and a breakfast of leftovers from the night before.

One of the major problems Sushila faces is that sometimes her clients disappear without paying and she is unable to trace them. Other problems which she regards as less important (but nevertheless occur daily) include pressure from Sushila's husband's family that they follows Hindu codes and rituals strictly even though they have theoretically abandoned Hinduism and converted to Buddhism. The family thus recently spend Rs 2,000 of borrowed money on Diwali rituals and gifts which has further increased their debt. Keeping up with Hindu codes, especially "purity" of food causes real problems for Sushila, particularly as there is no other female help in the household. Thus, on the first four days of her menstrual cycle when she is required to

keep away from food, her brother-in-law has to take time off from work in order to cook for the clients.

Sushila also has problems with basic supplies such as water. She has to queue at least one hour each day to fill water from a tap shared by 20 other households. The water supply only lasts for three and a half hours, is erratic and never turned on fully. Thus it drips rather than flows, which means that it takes a long time to fill the containers. Patience wears thin amongst those standing in the queue, and tensions run high. This often results in severe conflict amongst the neighbours. Inadequate basic facilities, plus the necessity to look after her two small children means that Sushila cannot seriously consider any further expansion of her activity.

Amongst the points brought out by these case studies is that the khannawalli activity is crucial to household survival, at times, more than others. Yet, it is clearly more difficult for some to start and continue with the activity. The rest of the sections examine the reasons for this, beginning with the question of how women gain entry to the activity in the first place.

6.3 Where do I start: how social differentiation affects participation from the very beginning

6.3.1 Access to entry

Chapter 5 (particularly section 5.5) discussed in some detail how, for certain groups and certain women, entry is limited even within a narrow range of activities. Similarly, it is not as easy for some to enter the khannawalli activity as it is for others.

There are, in fact, several routes to the activity: (a) you can "inherit" this from your mother, grand-mother, mother-in-law, or other women in the household; (b) you can gain experience of it in one household and take that to another (e.g. when you move from your mother's house to your in-laws after marriage); (c) you can use friendship and neighbourhood networks; and (d) you can receive assistance from women's organisations such as the AMM.

Out of this, my study shows that if the khannawallis enter via the first two routes, there is a strong chance that they will continue to participate in that activity over a longer period of time. But, whilst these routes are the easiest (because information; knowledge; systems; clientele are already established) what is important to realise is that these routes are available to only a few.

Thus, in my sample, a large number of upper caste khannawallis entered the activity via the first two routes (Table **6.1**). In sharp contrast, this route was denied to those from the lower castes, and it can be speculated that lower caste khannawallis simply do not have the staying power and length of time in the activity which allows them to "pass" it on to the next generation (Table **6.1**). Many women from the lower castes will therefore have recourse to neighbourhood and other supportive networks. Thus, women like Sumiti and Sushila can only begin the activity when they have been able to establish a link with the AMM.

Additionally, those who inherit the activity are also more likely to stay in it longer. Thus Bayakka and Urmila have participated over a considerable number of years and have been able to build up networks on which they can further draw in times of crisis. And, whilst Sumiti is experiencing considerable difficulty, it is easier for Bayakka to intensify her activity when she suddenly becomes single.

Table 6.1 How the khannawallis gained route to the activity*

	INHERITED	PREVIOUS EXPERIENCE	NEIGHBOURHOOD NETWORKS	THROUGH THE AMM	TOTAL
Upper castes	16	4	10	4	34
Lower Castes	0	0	9	3	12
Total	16	4	19	7	46

* this sample excludes group interviews

Periods of participation, therefore, vary from a few months to anything up to 50 years. With the exceptions of a few recent entrants (0-3 years see Table **6.2**), the majority of the khannawallis in the sample had taken part in the activity for at least the last 10 years.

Table 6.2 Numbers of recent entrants in the sample*

Range of period (years)	0-1	1.-2	2-3	Total
Number of new entrants	4	2	2	8/46

* this sample excludes group interviews

What was interesting, was that (like Sumiti and Sushila) out of the 4 most recent entrants, 3 had started with the activity as a direct result of AMM membership. The motivating factor here was the AMM, and that membership of it gave access to loans (a point which will be discussed further in Chapter 8.2). At the time of research, recent entrant activities were very small (2-5 clients) and, whilst both Sushila and Sumiti attempted to treat their activity seriously, I was not so sure about the others. Particularly in one case, the woman was more interested in the loan than the activity (again a point to be discussed in Chapter 8.2).

Finally, there could be several reasons why the numbers for recent entrants are low. But, one of the most important ones is probably that client numbers have declined over the past 10-15 years, while the number of khannawallis have increased (see Chapter 8.1). New entrants would, therefore, be entering highly competitive markets. And, what is clear, is that in these competitive markets those who have access to information and systems will fare better, both in starting and maintaining the activity.

6.3.2 Making "enquiries": access to information

For whom the activity has not been "passed down" in one form or the other, seeking a novel form of income-generation surely necessitates a whole process of information gathering. As can be seen in Table 6.1, both upper and lower-caste khannawallis rely extensively on neighbourhood and women's networks to gain entry into the activity.

In congested living situations which do not allow privacy, women will have already gathered some knowledge of the activity (no matter how unconsciously) through daily observation and interaction with neighbourhood khannawallis. This knowledge now needs to become more conscious and meaningful, and also needs to be increased. Thus, extra information is sought on acquisition of working capital; systems; arrangements; costs; charges; and so forth.

To understand why some potential entrants give up at this stage or why others proceed to the next, it is essential to consider the underlying mechanisms that enable access to information in the first instance. It is difficult to assess what kind of information (or lack of it) forces some to drop out at this stage (a question which may take a study on its own!). At present it is more important to examine what facilitates others in proceeding to the next stage.

Various strands of information are sought from members of the immediate household; kin; friends; neighbours (particularly those already involved in the activity); and women's organisations. Within these, there are two levels (group and individual) at which a woman is able to gain access to information. At both these levels, the boundaries of information gathering are defined by her position as a woman both in society and within the household. In other words, access to information is gender and class/caste definitive. Thus, whilst women on the whole may have lesser access to information, for some women this is more severe than others. For instance (as mentioned in the previous chapter), women from higher castes are more likely to face stricter restrictions on mobility. This can be seen with a group of (upper caste) women I came across in Kalachowki (near Standard Mills in the heartland of Bombay). These women have lived here for many years in much the same way as they did in their villages, confining themselves to their immediate neighbourhoods. One woman summed up the extent of this confinement in this way:

"I have never travelled on a train in Bombay or visited a cinema. I do not know what exists outside of this "chawl". My only trip is to the ration shop down the road and I know absolutely nothing about the city."

This group of women bought daily vegetables; fish; and other goods (such as saris and children's clothing) from door-to-door hawkers and vendors who regularly supply these localities. When it was suggested that this might be a dearer way of buying necessities, the reply from the same respondent was:

"I did not know that. I have always bought like that. I do not think it is important to go to the market to save a rupee or two.."

Whilst this type of group confinement is certainly not unusual (I saw others in similar situations, particularly Muslim women), the individual's hierarchical position within the household plays an important role in determining how much restriction is placed on each woman. For instance, both Hindus and Muslims will not allow young, unmarried girls (teenage onwards) to move unescorted. Young women are only allowed out if accompanied by a male kin member or a female kin member/family friend. Thus, usually it is the older women who take on tasks which necessitate movement outside of the house (such as market trips).

On the other hand poverty appears to erode some of these restrictions because it forces women to seek work outside the home. Therefore, poorer women are more likely to have higher degrees of freedom to move outside of the home, but (like Sumiti) they do this at the cost of their "reputation".

Women are thus often forced to rely on male family/kin members for information, particularly that which concerns money matters (such as how to obtain loans). But, what is crucial to remember here, is that depending on their group position, the men (or neighbours; or friends) only have that level of information which is available to the group in the first instance. Thus unlike most Hindu Maratha khannawallis in the sample, the New Buddhist women showed little knowledge of how to acquire loans from banks. In keeping with the views held by their families and friends, they showed reluctance in approaching a bank, even the AMM. In common with many other lower-caste people, some said they could not read or write and feared what they were putting their thumb-prints on. They also said that they did not know the consequences of non-repayments and preferred to borrow from the "marwari" whose terms they understood even if the interest rates may be much higher. (For a further discussion on knowledge of credit sources, see section 5.2. of this chapter.)

For entrants who have not been able to utilise established lines of information (as when an activity is inherited), access to information is, therefore, crucial but limited. This comes out in the following statement from Sushila:

"Before the (AMM) *area leader approached me, I had never thought about this work. In my area I know one or two women who have done this type of work at times, but they are poor and illiterate like me. They have to borrow from here and there and then they give up because it is too much. We do not know that we can get bank loans only now we know because the "mandal"* (the organisation: AMM) *taught us"*.

Having "weighed up" their chances on the basis of the information they have gathered, the women will have to decide the realistic levels at which they will be able to participate in the activity.

6.4 How much do I take on: levels of participation

In discussing client demands and how the khannawallis meet them, Chapter 4.7 showed that there are at least four broad variations within the activity itself:

(a) provision of two complete meals to be consumed away from the khannawalli's home;

(b) provision of two complete meals which can be consumed at or away from the khannawalli's home;

(c) provision of two complete meals (possibly also breakfast) and board

(d) provision of two complete meals and "base" facilities (as described in Table 4.7).

What is important to remember, however, is that within this broad framework there are several variations. These variations include differences in client numbers and the "special" arrangements that exist between each woman and her client.

Whilst it may be relatively easier to work out the size of the activity and number of participants involved, it is perhaps more difficult to fathom out the intricacies of the "arrangements" between the clients and the khannawalli. For instance it took several observations and interviews to work out that there were often well defined rules, as well as bending of rules within these arrangements. Thus, Muslim khannawallis often imposed strict rules that clients should not set a foot in the house. Tiffins were handed over by children or male members at the doorstep. At the other extreme, some women "bend all the rules" and like Sumiti, also enter into sexual relations with clients.

The arrangements between clients and those khannawallis who provide board are sometimes even more complicated and difficult to work out. For instance, some khannawallis are strict about not supplying breakfast or any "extras", whilst others are flexible. Some women (such as Urmila) charge their boarder relatives; others are more selective about who they charge. In one case, I also came across a khannawalli whose clients boarded with her father, but paid her. This was because the woman did not have the space to enter into boarding arrangements and feared that she would lose the clients if alternate arrangements were not provided. Her father was therefore "helping her out". Finally, sometimes it is difficult for outside observers to differentiate between boarders and those who are utilising the khannawallis home as a base.

The type of arrangement the individual enters into or the level at which they participate in the activity, however, is not simply a matter of individual convenience and "choice". On the contrary, it can even be argued that if anything, the "choice" is very narrow. How each individual can organise and operationalise the activity in fact depends on (a) the given availability or otherwise of necessary resources and opportunities; and (b) their ability to negotiate within both household and societal structures.

Levels and types of participation are thus determined by the access each individual has in (at least) three primary areas, i.e.: (a) physical assets such as basic necessities; working capital; raw materials and equipment; (b) human assets such as family labour; and (c) markets, in this case, the clients. These are integrated and overlapping areas, with each one is essential to the activity. It is, therefore, impossible to prioritise one above the other. The order in which to discuss each of these considerations is thus difficult to decide, but I feel that because a woman's primary resource for her home-based activity is the home itself (as discussed in Chapter 4.5), I will begin with this. In such activities, family labour also plays a major role right from the start, and therefore, this will be discussed next.

6.4.1 Access to basic necessities

Chapter 4 (section 4.5) discussed the housing conditions of the khannawallis and their clients at some length, and Table 4.6 shows that the conditions for "working from home" vary considerably between differing types of dwellings. This section will therefore focus on how access to basic facilities such as space; water; and electricity affect the organisation and the operationalisation of the activity.

To begin with, space is an all important factor in deciding the feasibility of the activity, and the type of arrangements that can be entered into. For instance, lack of space was cited as an overwhelming reason for not entering into boarding arrangements. In fact, there was only a small number of khannawallis (5 out of the total sample of 46

individual plus groups) who had non-related clients living on the premises. All the five lived in "chawls" and I did not come across a single instance where those living in "zopadpattis" had entered into similar arrangements. It was, however, fairly common to find arrangements where the khannawalli's home (particularly in the "zopadpattis") was used as a base (as discussed in Chapter 4.5.3).

Lack of space is also an overriding factor in determining whether the client will consume meals at the khannawalli's home. Interestingly, it is also a major factor in deciding who eats first (although of course hierarchies are also equally important). Thus, members of the household usually eat soon after the food is prepared, with the men always being served first in almost every household (whether they are pressurised by work timings or whether they are unemployed and have no strict timings). Whilst the men are eating, the women will also serve the clients or else pack "tiffins". Younger children will usually eat with the women after all this work is completed.

Whilst none of the clients I spoke to felt that the matter of consumption on or off premises was important enough to influence their choice of khannawalli, many nevertheless expressed that if they had a choice they would prefer that arrangement over the one of fetching "tiffins". The reasons given were that they could obtain larger portions (as opposed to limited packed portions) at the khannawallis, and that they did not have to wash the empty "tiffin" or pay the "tiffinwallah". Additionally, particularly for those who did not have stable accommodation, the khannawallis provided a "proper" place to eat in and furthermore her place acted as a contact point for meeting others originating from the same village.

Secondly, for the khannawalli activity where a cooking area is essential, lack of space becomes a genuine hindrance. In fact this is a major, daily problem for the "zopadpatti" dwellers who do not have access to clearly defined kitchen spaces. They are forced to cook in dark, congested hutments which have very little ventilation and outlets for fumes released from kerosene or other fuels. And, if the kerosene stoves (see Fig 6.2) are lit for any length of time, both the temperature and fumes become unbearable (the reason why interviews had to be abandoned on at least two occasions).

Cooking on kerosene stoves is a risky and dangerous business. Firstly, constant exposure to fumes and smoke poses a serious health hazard for the women (Agarwal (1985) p13-21). Secondly, kerosene stoves can be very unstable and topple, particularly when heavy pots are placed on them. When this happens, the kerosene flows out of the stove and quickly catches fire, especially in "zopadpattis" which are usually constructed with materials that can burn very easily and quickly. I came across at least three cases where khannawallis or their children had been burnt extensively. Nylon saris (worn by many khannawallis because of their lasting qualities) are particularly dangerous in such situations as the burning material will cling, further intensifying the injury. Accidents can also be fatal and, one woman had also lost her husband in this way.

Lack of space and proper cooking areas makes it impossible for "zopadpatti" women to consider taking on larger numbers of clients even if they wanted to. In comparison, "chawls" are more likely to have defined cooking spaces (although not necessarily always better ventilated), thus increasing the possibility of higher levels of participation (see Figure 6.3).

Figure 6.1.

Kerosene stoves in a zopadpatti shared by five families.

Figure 6.2.

Cooking in a chawl

Figure 6.3.

Cooking in a zopadpatti

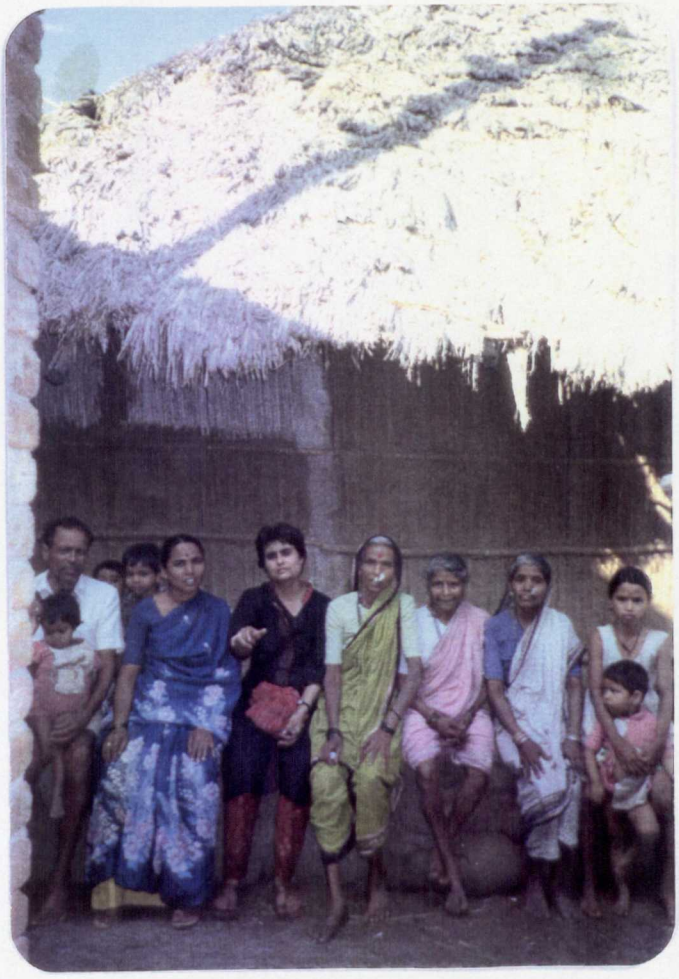

Fig 6.4 Friends & Relatives in the village

Fig 6.5 A client's mother in the village

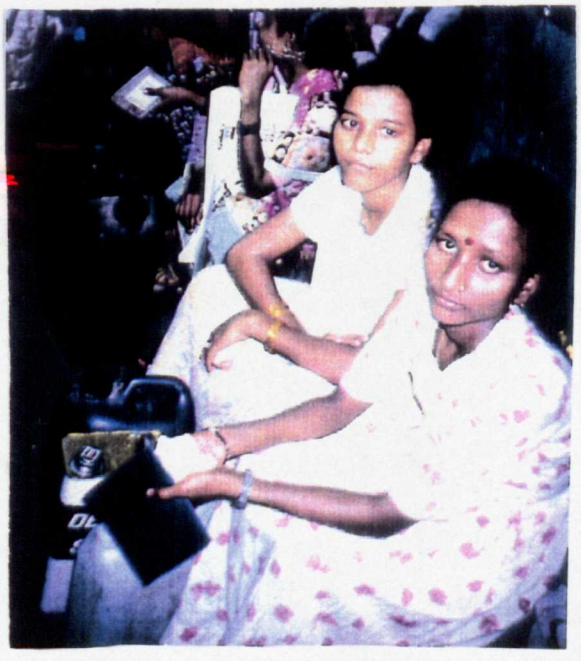

Fig 6.6 Queuing for ration at a fair price shop

Access to water and electricity are of course also crucially important influences in determining the levels of participation. But, as discussed in Chapter 4.5, access to water supply is a constant problem for many. Thus, for instance, even if municipal authorities are obliged to extend water supplies to officially recognised slums, they will do just that - i.e. they will supply the water, but not the taps. The "zopadpatti" dwellers are thus forced to buy taps from the municipality, and at the time of research these could cost anything between Rs750-1,000 which is beyond the means of most in these groups. People living in these localities will, therefore, have no choice but to pool together to purchase a joint tap. In reality this means that each tap has an endless queue (in addition to the erratic and slow flow of the water), which means that it takes families anything up to two hours a day just to collect water.

An additional problem for both "zopadpatti" and "chawl" dwellers is that water can be cut off or redirected at any time. For example, in one "chawl" I visited, women were planning to protest against the diversion of their water supply to a multi-storey luxurious office complex, under construction for the Tata Corporation. It turned out that the locality had been without a direct water supply for at least two months and the families had been forced to seek alternative sources of water. This was done by fetching water from a neighbouring "chawl", an arduous task which involved carrying of heavy pots over a hill twice a day. These sort of problems will, of course, affect the khannawalli's workload negatively.

Electricity is another important necessity which is denied to many, particularly those who do not live in "chawls" or official slums. There is little doubt that electricity would enable a dramatic decrease in the khannawalli's workload, and therefore, the AMM encourages the women to buy electric mixers or fans from them (see section 5.4 in this chapter for further detail). And, these are offered at discount prices under hire-purchase agreements. However, as one woman put it:

"It is all right to give us loans for electric mixers, but we have no electricity...!"

But even if electricity is available, there are other problems which prevent families from using it. For instance like with the taps, families will have to purchase meters. Secondly, they may not be able to pay the bills. Therefore families in both "chawls" and "zopadpattis" may share meters. "Zopadpatti" dwellers may even "borrow" electricity from overhead cables, a highly dangerous practice. If electricity is utilised, it will be used lightly and carefully, and I did not come across a single instance where khannawallis use items such as fans/food mixers regularly even if they had full access to these. In fact electricity is considered a luxury and women are not expected to rely on it in order to carry out their income-generating activity.

Access (or otherwise) to basic facilities will inevitably influence how much an individual can "take on", i.e. at what level they can participate. Clearly, the capacity to earn higher or lower amounts of income begins with the basic necessities, access to which depends directly on the housing situation of the individual operator.

6.4.2 Access to human assets: male input

Secondly, access to family labour is crucial to this activity, whether this is from male members; female members; or children. However, even in cases where the activity is the sole income source, there is no guarantee that families will work at it together. All family labour input has to be negotiated, and how successful a woman is in that will depends on at least two co-related issues, i.e. (a) how the family perceives the contribution of the activity towards the total household income; and (b) what the individual's hierarchical and power position within that family is. The section shows how these negotiations are carried out and how it is easier for khannawallis to gain access to female, rather than male members of the household.

Male "custodian roles" are essential to the khannawalli activity. Men seek out clients; deal with bad payers; and provide patriarchal "protection" which enables women to deal with an activity which brings them into close contact with men who are strangers. This does not mean that it is not feasible for single women to carry out the activity. But, case studies of single khannawallis suggest that carrying out the activity without male protection is highly difficult.

For instance Sumiti cannot obtain or retain her clients on terms equivalent to other khannawallis in her area. In fact, because of the social ostracism she faces as a "fallen woman", she also lacks support from "traditional" sources such as neighbourhood networks. Thus the neighbours will not "keep an eye" on her children when she has to go out; they will quarrel with her about water; and so on.

Even those with a "good reputation" who suddenly find themselves without male "protection" (such as Bayakka), will face difficulties. They will have to take great care to ensure that their activity remains at a level where direct contact with clients is minimised. Furthermore, they will utilise existing social rituals in an attempt to modify this position. They will do this by "adopting" men who will act as their "brothers", and will take on the role of "protecting" them.[8] This happened in the case of Parubai (Appendix 2; Case study 2), whose khannawalli activity became an ordeal when neighbours and relatives systematically ostracised her for not following the discretion expected of young widows (i.e. mourning and social isolation for at least a year; and a life-long sexual isolation from men). In this particular case, the neighbourhood *"panchayat"* took it upon themselves to "dissuade" the existing and potential clients from entering into either a meal or a live-in arrangement with Parubai. The result was that all her clients left and she lost her livelihood potential. Eventually, after a long-drawn out battle and continuous support from the AMM, Parubai managed to regain

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[8] The Mahabharat tells the story of how Krishna, in saving Draupadi from rape and public humiliation, offered her his brother-love and protection. As with Krishna and Draupadi, the brother-sister relationship is specially marked each year in the ritualised, highly celebrated day when each sister ties a knotted piece of thread (rakhi) to her brother, symbolising a love/protection relationship. For a woman who does not have a biological brother, it is an accepted custom to "adopt" a close relative or friend to take on the brother role. This relationship is declared when the "rakhi" is tied and worn publicly by the man, the "purity" of this relationship is highly emphasised (to the point that it is considered "holy") and any suggestions of sexual behaviour within it are equated with the highest sin.

her clients. But, as a precaution, she has since "adopted" two "brothers" who negotiate with the clients on her behalf.

From my conversations, it would appear that men see custodian roles as a "moral duty" which they will take on willingly. But, the other side of the coin is that in reality these roles give men power; allow them to dominate the terms of women's activities; and reinforce patriarchal structures. Perhaps this is why men's willingness is less forthcoming in situations when direct input becomes necessary.

And, how much a man will contribute directly to the activity often depends on how he and the family perceive the activity. Although of course individuals and individual circumstances vary, it would appear that men are more willing to provide direct input when they can perceive the activity as an important source of household income-generation. This is often the case when men in the family have been unemployed for a long time and are willing to enter into a type of "business" partnership with women. But, when men perceive the activity to be an extension of women's familial "duties", their direct input is less serious.

Whatever the perception of the activity, most husbands; sons; brother-in-laws in the sample carried out the tasks that gave them central and power positions in the activity, such as "dealing" with the clients; handling of larger amounts of money; movement outside the house. Other tasks where they were willing to help were defined as" heavy" or "men's" tasks (for instance, lifting larger containers of water or rations).

But, when the activity was seen as a significant contributor to family survival and as a family "business", men (particularly if they are unemployed) also take on tasks that are otherwise considered women's work such as chopping of vegetables (see Table 6.3).

Table 6.3 Men "helping" women

PERCEPTION OF ACTIVITY	
EXTENSION OF FAMILIAL DUTY	SIGNIFICANT TO FAMILY SURVIVAL
• Acquisition of clients • Protection • Collecting monies from clients • Dealing with bad payers	• Acquisition of clients • Protection • Taking charge of monies coming in and going out in a systematic manner • Dealing with bad payers
• Fetching and carrying of heavy rations • Occasional carrying of heavier water containers	• Fetching and carrying of heavy rations • Seeking cheaper/wider venues for buying in larger quantities * • Filling heavier water containers
	• Buying vegetables
	• Taking on preparation tasks e.g., chopping vegetables; cleaning grain; baking chappattis
	• Maybe even packing and delivering of tiffins

* Because basic food stuffs are bought at Government ration shops, these are often in short supply which means that alternatives have to be sought if larger quantities are required (see section 5.3 of this chapter for a fuller discussion)

I even saw one man baking chappatis (after his wife had rolled them), which is particularly understood to be a female task. In another case which was exceptional in that there were 70 clients-the largest in the sample, the husband had completely taken over the responsibility of the activity. He purchased all the raw-materials including smaller items such as vegetables; kept client accounts; and narrated proudly that he had devised a "system" according to which each member (including a ten-year old physically impaired child) took a share in the tasks (see Appendix 1: Case study Purshuram and Shantabai).

Having said this, I must clarify that the khannawalli activity was perceived to be "important" in only a minority of families in the sample.

Thus, the men who did tasks outlined in the right-hand column of Table **6.3** were exceptions rather than the rule. In fact in only about five cases did the men "help out" women in this way. Sometimes however, even if they themselves were long- term unemployed and even if they recognised the importance of the activity, they simply refused to take on further responsibilities. Often, therefore, my questions relating to male "help" were treated as jokes or with sarcastic responses such as: *"help me?...I even have to fill the water container for his lavatory visit...!"* or *"oh yes, he helps me by drinking and playing "juva"* (gambling) *all day...!"*

Finally, levels of male input also depend on the composition of the group and family cycles. For instance, if sons or other younger male members are either in education or in employment outside of the house, there will be a lesser expectation from them to input into a female activity. At the same time however they will be expected to continue with their contribution to male activities within the household and will, for instance, be required to continue to return to the village at peak agricultural times. Furthermore, depending on male hierarchies within the family (which take into account factors such as age and health), expectations of direct male input will vary. Thus whilst husbands or younger brother-in-laws may be willing to increase direct participation, elder father- or brother-in-laws who are accorded a higher status may not be either expected or be willing to provide any input.

It would be incorrect, however, to assume that male input is always enabling. In fact, case studies show that males can often create situations which not only constrain but can sometimes completely destroy the activity. Here, male alcoholism and violence play a major part. In one instance for example, following her husband's death, a khannawalli was attempting to build up her clientele once again. She explained that she had given up the activity some two years ago because her husband had been in the habit of disrupting her cooking whenever he arrived home drunk. He would usually throw her out of the house, which meant that she could not provide the clients with their meals on time (if at all). Furthermore, the clients felt weary of the violent and uneasy atmosphere of her house and left one-by-one. In another instance, my visit to an older khannawalli was disrupted when her alcoholic son arrived drunk in the middle of the afternoon. She confided that her son regularly beat her up and broke things in the house, often terrifying or scaring her clients away. Yet she and her daughter-in-law were forced to find ways of continuing with the activity because there was no other income in the household.

6.4.3 Access to family labour: female input

Whilst access to direct male input is slightly precarious, it can be argued that with females this may be less so. Here again, levels and expectations of participation will depend on a number of intermingled factors such as the size and composition of the group; the hierarchical position of the woman within; and other priorities (such as child care or care of sick or disabled members).

Thus, a woman who is perceived as the family matriarch may be in a powerful position to demand labour from her young daughter-in-laws; unmarried daughters[9]; and any married daughters who might have returned to the family after marriage break-ups. However, the matriarch is in a differing relationship to all three, and the nature of this relationship will determine both the expectations and the actual level of input received.

Mothers and daughters

Within these relationships, the unmarried daughter usually has a contradictory but perhaps the most privileged position. Young unmarried daughters are often under strict control. Amongst the female members of the household, their social mobility is perhaps the most restricted and their "training" for future marriage, the most rigid. The contradiction, however, arises from the fact that the family often regard unmarried daughters as "temporary guests" within the household. Within this perception lies the idea that whatever input they will provide will be short-term and will only extend up to the time they remain single.

Added to this is the underlying assumption that on marriage the young woman will be overburdened with hardships and that the time spent at her parent's house will perhaps be the best time of her life. Thus many of the khannawallis I spoke to showed genuine concern that their daughters should not overworked because, as one of them put it, *"there will be no rest when she goes to her in-laws.."* In fact, as discussed in Chapter 8.4, this type of concern is central to AMM's efforts in developing the training and care for the khannawallis' daughters.

Despite such concerns, unspoken codes nevertheless require the unmarried daughter to labour diligently because in doing so (a) she is actively contributing and repaying some of the burdens of dowry payments that her parents face; and (b) she is developing those character traits which are desirable in the arranged marriage market. In general, therefore, unmarried daughters contribute a lot to their mother's khannawalli activity, particularly in terms of labour input (and especially in the absence of other female members in the household), but often this is done silently. This is apparent in cases where the mother is suffering from long-term ill health, for instance. Whilst the mother is supposedly "in-charge" of the activity, in reality it is the daughter who has temporarily taken over. Unmarried daughters will also "adjust" their input and take on

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[9] Here it is assumed that the unmarried daughters are fairly young, perhaps upto the age of 25. I did not come across any unmarried duaghters above that age within the sample.

tasks they would not carry out when other female members are involved with childbirth and so on. Thus, a young woman who may not usually be allowed to serve food to clients may do so during these periods.

Secondly, although not many young unmarried women (particularly from the higher castes) are allowed to seek work outside of the house unless circumstances force this, there are nevertheless some who are in this position[10]. In such instances, expectations of labour input to domestic tasks and home-based income generating activities are further reduced although in reality these young women often come home to cooking or washing-up.

The daughter who has returned home after marriage (separated, divorced or widowed) does not expect or receive the same type of concern expressed for her unmarried sister. In social terms, she is in an unenviable position. Whatever the reason for her return to her parent's home (even if this includes her husband's death), there is an underlying presumption that ultimately she holds some responsibility for her fate. Such women (and any children she has with her) are perceived as burdensome to family resources, particularly if the family had already incurred a heavy debt for a large dowry payment made at the time of her marriage. And, although the degrees with which differing groups and families (particularly those who do not pay dowries) regard returned daughters as "burdens" varies, there is nevertheless a certain universality in this. Thus, in practically every other monthly publication of "Manushi" there are letters from readers caught up in battles between in-laws and parents who want their daughters to return to their marital homes.

The numbers of returned daughters are small, and I only came across three cases of khannawallis whose married daughters (two Hindu Marathas and one Christian) had returned home. In all cases, the women were trying to contribute as much as possible towards their keep. They were involved in a variety of income- generating activities, including that of their mothers'. In this, they were allocated the most arduous and backbreaking tasks, such as kneading kilos of dough; rolling chappatis; and filling water containers.

There was also a small number of cases where instead of the wife moving in with her in-laws and husband's family (as is usually the case), it was the husband who now lived with his wife's family. The reasons for this were varied. In two cases (Hindu Marathas), the mothers were widows who owned property which would eventually pass to the daughters as there were no male children. In another case (also Hindu Maratha), it was simply a matter of convenience. The arrangement suited the mother whose son had refused the responsibility of looking after her and it suited the son-in-law who could not find affordable accommodation elsewhere. Furthermore, the mother

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[10] Again, there is much contradiction in the argument of whether young unmarried women should be allowed out of the house to work. On the one hand movement outside the home is undesirable and may affect the woman's reputation and marriage chances. On the other hand dowry demands have become increasingly exorbitant and beyond realistic reach of most parents from the lower-income groups. Therefore, many parents will use the earning power of their daughters as a bargaining point within dowry settlements. And as such, unmarried daughters may well be encouraged to seek employment outside the home if a suitable job can be found.

was a municipal street cleaner and had been allocated municipal housing which her daughter hoped to inherit along with her mother's (unionised, permanent, and therefore much sought-after) job.

In all three cases (including the last one where it was the daughter and not the mother who was the khannawalli), the daughters "showed respect" by consulting the mother on issues related to the activity (such as how they should deal with the clients; how much they should spend on vegetables etc.). Thus, in each case even though the mothers were in a dependent relationship to their daughters and sons-in-law (because they were single), out of all the familial female relationships observed this appeared to be the most affable and mutually supportive. The daughters received practical support from their mothers (as with childcare) and moral support against their husband's alcoholism and abuse. The daughters meanwhile "looked after" their mothers on a daily basis and in times of crisis.

Mothers- and daughters-in-law

A large number of khannawallis in the sample received a major contribution to the activity from their daughter(s)-in-law. It was however very rare that daughter(s)-in-law were "in charge" of the activity if the mother-in-law was also residing in the family unit.

Family units sometimes contained more than one daughter-in-law, and hierarchies played an important role in task allocation. The younger women were usually responsible for the heavier tasks, while the older women (whether a mother-in-law or the elder daughter-in-law) nevertheless retained control over money and decisions about spending priorities. However, unlike with the unmarried daughters, daughters-in-law (particularly the elder ones) appeared to enjoy greater freedom of movement and could shop alone or talk with and serve food to clients.

Sometimes conflicts between two daughters-in-law and/or their mother-in-law were loud and vocal. But, mostly an attempt was made to give an appearance of harmonious working relationships, even though in reality there were many underlying tensions. Thus there were numerous comments made about the shortcomings of various daughters-in-law, both in and away from their presence. Instances of these included the amount of time the daughters-in- law (particularly the AMM activists) spent outside of the home; their inability to have children, and especially male children; their interest in self-decoration; their inability to take "proper" care of their husbands (who were then forced to seek refuge in alcohol); their inadequate dowry; etc. etc. Thus even if the daughters-in-law contribute heavily to the activity could easily be observed as crucial by an outsider, there was a tendency to undermine this by comments such as:

"she never gets up before me. I get up at 4 am but she will lie in till 6.." or "she is too lazy...when I die she will not continue the khannawalli work.."

When there are no other females

Finally, there is also a number of cases where no other female assistance was available. Whilst women usually handled this by taking on only those numbers of clients that they could realistically cope with on a day-to-day basis, they explained that sometimes they were "stuck". In such cases, neighbours often helped out when the crisis was short-term (e.g. with one or two days of illness; menstruation). However, for prolonged requirements, female assistance was sought from extended kin networks. Thus, it was fairly common to call upon younger sisters and nieces from the village to help out with the domestic tasks during childbirth or long-term illness. In fact in one case a khannawalli took over the guardianship of her brother's fifteen year old daughter so that she could expand on her activity, and the girl left her village home to live with her aunt in Bombay permanently.

For those who cannot call on their village kin, the khannawalli activity usually comes to a halt during prolonged withdrawal periods, and the clients are temporarily transferred to other khannawallis. However, prior to AMM interventions and organisation between the khannawallis, I am told that this was a risky approach as the clients often did not return (see Chapter 8.4 for future detail).

In conclusion, I would argue that whilst indirect male input is necessary to the activity, the khannawalli is not entirely dependent on direct male input. However, access to female input is essential in deciding the levels at which the activity can operate. The tasks and division of labour amongst various female members are summarised in Table 6.4.

Table 6.4 Division of tasks amongst female members of the household

RELATIONSHIP TO THE KHANNAWALI	DECISION MAKING	TASKS REQUIRING MOVEMENT OUTSIDE OF THE HOUSE	TASKS REQUIRING CONTACT WITH CLIENTS	ARDUOUS TASKS (kneading dough; carrying water containers)	LIGHT TASKS (sorting grain; chopping vegetables)
Unmarried daughter	mother			mother/daughter	daughter
returned daughter	mother	mother/daughter		daughter	daughter/mother
mother living with daughter	mother (nominal) daughter (real)	mother/daughter			
daughter-in-law	mother-in-law	mother/daughter-in-law		daughter-in-law	mother /daughter-in-law
no other female in house	all tasks have to be carried out by herself, but may be able to call on help from kin networks in times of crisis				

As I said earlier, it is difficult to give a precise order in which to prioritise the essential requisites of the activity. Thus clients are as centrally important to the activity as the basic necessities and the family labour. And, how to acquire clients and how to retain them are questions that are always at the forefront when beginning or maintaining the khannawalli activity.

6.5 How will I operate the activity: differences in access to external requisites

Seeking clients; working capital; and raw materials necessary for the operationalisation of the activity will require some negotiation with agencies outside of the house. This section illustrates how individual and group differentiation influence these negotiations, and determine how successful each woman is at starting and maintaining production.

6.5.1 Market situations: a two-way process

The khannawalli activity simply cannot proceed without the ability to acquire and retain clients. And, as conversations with the khannawallis reveal, this is not only the most pressing but also an increasingly difficult aspect of the activity. Competition for clients is intense and the khannawallis are very cautious and weary of losing custom. It was, therefore, made clear to me on a number of occasions that it would be unacceptable for me to talk to clients in the khannawallis' homes because I might *"frighten them away!"*. In fact, this fear was so serious that complaints about my wanting to talk to the men also reached the AMM leadership.

There is little doubt that over the years, khannawallis have catered for lesser and lesser numbers. There is evidence of this when conversations between different generations of khannawallis are compared.[11]

I was for instance, informed by the older khannawallis (two of whom have been in the "trade" for some 40-50 years) that from 1930 onwards, their services were much in demand and that it was not unusual for khannawallis in their localities to cater for as many as 60 men.[12] In fact the demand was so high that some khannawallis could afford to be choosy and particular about who they took on. This picture appears to have changed over the last 30 years. My data (see figure 6.7) shows that present-day overall client numbers are much smaller than those given in the verbal accounts I came across. The figure also points out 2 other things, i.e., that scheduled caste khannawallis may experience difficulty in retaining client numbers and these decrease as the activity proceeds. On the other hand, some Hindu Maratha khannawallis can actually experience an increase in client numbers during the course of the activity.

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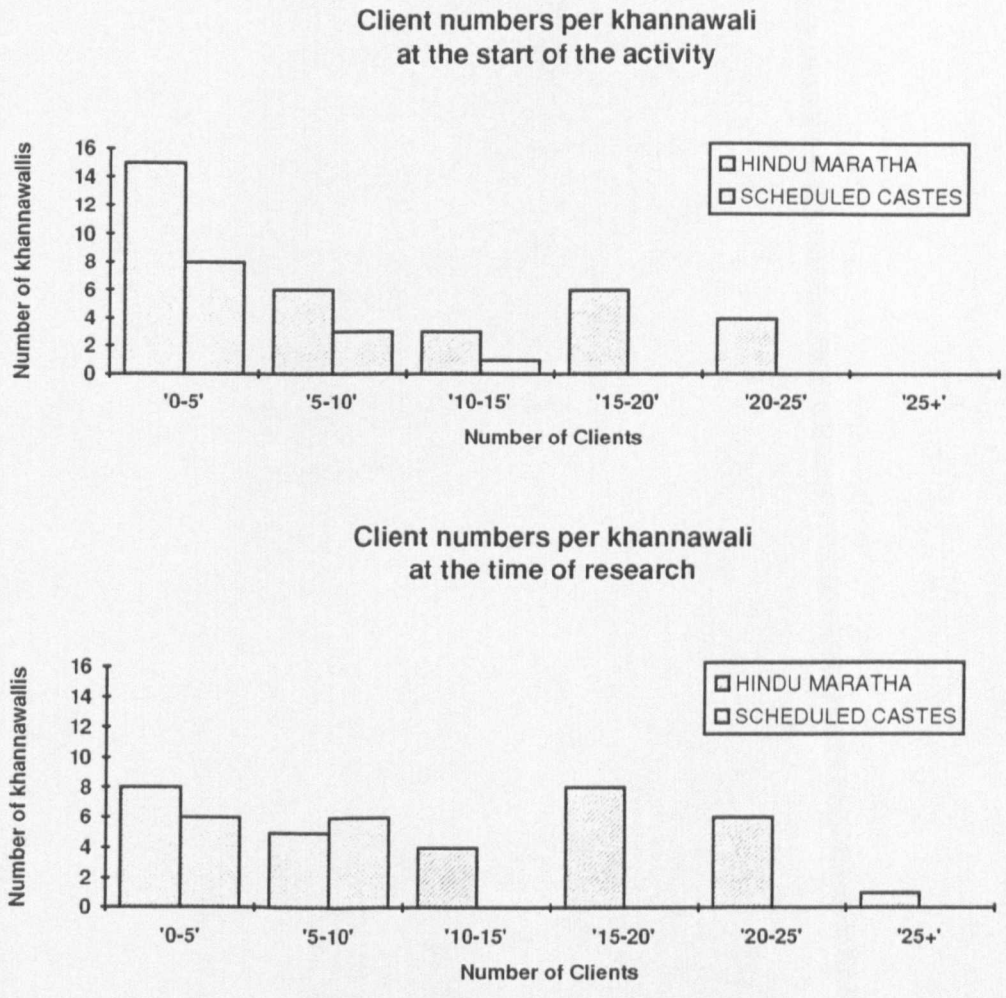
[11] Whilst it is not uncommon to find khannawallis whose mothers or mother-in-laws have "taught them the trade" (my sample showed at least 12 pairs), I was also lucky to come across one family with three generations of khannawallis. The illuminating comparisons provided by the grandmother in this case study proved invaluable in considering what changes have taken place particularly in relation to client, raw material and housing aquisition (even though I realise that this is a narrow sample!).

[12] Both these women are Hindu Marathas living in "chawls" and it is not clear whether these numbers refer exclusively to khannawallis in their immediate neighbourhoods. Was this equally the case in zopadpattis? Unfortunately I did not come across the same type of respondent in other localities.

Fig 6.7 Client numbers at the start of the activity and at the time of research*



* group interviews not included

In seeking reasons for this change, the AMM as well as others (Mahtre et al (1980); Savara (1986); Viegas (1983)) have made a strong causal connections between the decline in the textile industry with a decline in client numbers (and therefore the activity itself). And, there is little doubt that an activity which is created by external circumstances in the first place, will equally require adjustment when those circumstances change (a point to be taken up in Chapter 8).

However this type of analysis is very broad. All it is doing is placing the activity within a market situation of supply and demand which is, of course, a useful but arguably a limited view.

For instance, because it is recognised that the supply side is increasing whilst the demand side is decreasing, it has been possible for the AMM to strategically explore alternate markets, (see Chapter 8.4). But, what a broad analysis of this type does not do is challenge the number of assumptions that arise when both suppliers and consumers are treated as a homogeneous group.

There are several questions that come to mind. For instance, "Have all khannawallis always catered for textile workers only, and if not, has the decline in this group of clientele affected all khannawallis or only some? If the "traditional" clientele has been

lost, where is the present custom coming from? Within the overall competition, why are some khannawallis able to gain access to and retain customers more than others?"

Unfortunately, these questions have not been addressed by either the AMM or the above mentioned literature. Perhaps this is because although analysis of market situations require an understanding of a two-way relationship (i.e. between the consumer and the supplier), up to now there has been a singular emphasis on the supplier only. And, therefore, all writing on the khannawallis (including that of the AMM) has been based on broad generalisations and assumptions about the consumers. In proposing to move away from this, this study looks at both sides of the market relationship. Thus, it looks at the mechanics of client recruitment and retention; consumer choices and preferences; and individual and group differences between both suppliers and consumers. Therefore the study has sought both views and, as far as I am aware, may be the only piece so far to have carried out extensive interviews with the clients themselves (see Chapter 9.2.2 for details of client interviews).

6.5.2 Acquisition and retention of clients

Figure 6.1 gave a general idea of client numbers, but it missed out details on individuals. What the details show is that some women may begin with comparatively higher numbers of clients (usually those who inherit the activity); others start with one or two. Sometimes those who start with larger numbers will further expand over a number of years; others, will show an actual decline. Thus, one woman started with 12 and at present has some 25 clients; whilst another woman of the same caste group started with a similar number but currently caters for 5. On the other hand, the sample of scheduled caste women invariably started with lesser clients than the Hindu Maratha women. And, like the Hindu Maratha women, some of them increased client numbers whilst others experienced a decrease.

The reasons for this enormous variance can be placed within a woman's ability to acquire and retain clients at at least two levels: (a) that as an individual; (b) and that as a member of a group. At an individual level (in keeping with classical market principles of supplier efficiency and consumer choice), a woman may be able to gain comparatively larger numbers of clients or retain them longer because she is a very good cook; she charges slightly less than others; or has better access to enabling factors such as basic necessities, family labour input and so forth. And, within the sample there are a few examples of clients who changed their khannawallis for such reasons. Yet, in all these examples clients have only moved horizontally, i.e. they might change the individual supplier, but nevertheless remain with khannawallis who are from the same caste/religious group or village/district of origin. Thus one man said:

"I had eaten with this khannawalli before. But, she went back to the village and I had to find another. But I changed when she came back because her "masala" is very tasty."

This example shows that individual capability is certainly an influential factor in a woman's ability to acquire and retain clients. But, it is equally important to remember that however good a particular individual is, the boundaries of the whole process of

acquisition and retention are (in the first place) defined by the group position of that individual.

The starting point in the analysis of this process, therefore, has to be the group, rather than the individual. In this, I will suggest that because of the activity's strong association with rural migration, those groups who continue to maintain links with their place of origin (usually the higher castes) will find it relatively easier to both acquire and retain clients in comparison to those who have severed their ties with the rural areas (usually the lower-castes).

An initial examination of the data reveals some broad patterns in khannawalli/client groupings. For instance, an overwhelming majority of Hindu Maratha clients appear to choose khannawallis who not only belong to their caste group, but also to their district/village of origin. Thus Hindu Maratha clients from Ratnagiri will only board and eat with a Ratnagiri khannawalli; a Konkani client with a Konkani khannawalli; and a Ghati with another Ghati. When the clients were questioned on the reasons for their choice, their common and immediate reply was that they prefer to eat food that is similar to that they receive "at home".

Certainly, exacting food tastes (together with conventional and rigid attitude towards food) appear to be very important to the Hindu Maratha clients. This was displayed throughout the course of interviews when both the khannawallis and the clients took considerable delight in describing cooking methods and the use of varied "masalas" (preparation of spices) that go into Ratnagiri; Konkani; or Ghati food. And, those individual suppliers who wish to retain clients, have to meet these needs. For instance, one woman (exceptional in the sample) who caters for multi- district customers has adopted a novel approach whereby she regularly consults the clients as to the type of "masala" she should use that day.

However, despite such emphasis on food preferences and the client's own perceptions that taste determines his choice of supplier, the picture can be misleading. Further evidence suggests that food tastes and food preferences are not the only determinants which influence khannawalli/client groupings.

This can be seen in the case of the New Buddhist khannawallis who, unlike the Hindu Marathas, cater for clients from varied districts. The same applies to Christian and Muslim khannawallis. The common denominator here has little to do with food tastes, and more to do with shared religious backgrounds. Thus New Buddhist khannawallis will cater for New Buddhist clients; Christians for other Christians; and Muslim women for Muslim clients.

The question then is not one of which single determinants draw together khannawallis and their clients, but why is it that certain groups of suppliers are prepared to cater for multi- tastes and food preferences whereas others can get away with a focus on singular food types; or why is it that certain consumers are prepared to accept a change in cooking methods when others are not; and, altogether what does this say about group access to clients.

One way of addressing questions such as these is to move away from the idea of supplier efficiency and consumer preferences at individual levels. Instead, the focus can be directed towards the whole process of client acquisition and retention, a process which is based very much on informal systems of social networking. The suggestion is

that those groups of khannawallis who have wider and more extensive networks will be in a better position to both gain and retain clients.

To begin with, the overwhelming majority of Hindu Maratha clients and khannawallis in the sample continue to retain some sort of link with their village of origin. The strength or weakness of these links cannot be judged by how many rural/urban visits each family makes per year, but how closely they perceive their (spatially separated) rural and urban-based families as a part of a single unit. If the families think of themselves as members of a "spread out", but single household, they are mutually dependent on each other. In such families, there is continuous movement, particularly amongst the male members of those families which retain access to land (on ownership/tenure or whatever basis). As discussed in Chapter 4, male members continuously move to wherever their labour is most required.

Women whose families retain rural links invariably do better at acquiring and retaining clients. The reason for this is that they are able to utilise the strong rural/urban networks in order to gain access to a constant flow of information. This became evident when I accompanied one khannawalli on a visit to her rural family. The rural family lived in a small village which regularly sends young migrants to Bombay, mainly on a temporary basis. In the lack of privacy afforded in such a small place, sending the young man to Bombay becomes everybody's business and information regarding migration is sought from all sources.

Within this information gathering, questions about where employment can be found, link closely with questions about food and accommodation. The would-be migrant is given information about khannawallis who have previously catered for other migrants from the same village; or has herself lived in that village prior to urban settlement. In any case, it is likely that (as with the woman I accompanied) khannawallis from Bombay will visit their village fairly regularly (sometimes once a year, but sometimes as many as four or five times a year), and therefore will already be known to the village inhabitants. She will therefore be "trusted", and it will be easier for her to acquire the client as he is more likely to seek her out rather than the other way round (see Figs 6.4 & 6.5). The process of acquisition for some, thus begins at the rural level rather than through the urban base. And for a khannawalli who retains links with her village, the added advantage is that this process (and thus the flow of clients) is continuous.

Secondly, Hindu Maratha khannawallis are also able to gain easier access to clients through caste rooms or "kholis" (described in Chapter 4.5). Thus men who are unable to locate khannawallis at the village level, are able to do so through urban caste networks which nevertheless originate in villages. The following comment from one client thus illustrates that khannawalli choice is not simply about food preference:

"No, I don't think I would like to go to a khannawalli from another district even if she charged less. They have different "masala" to what I am used to. I like Ratnagiri food. The women from my village are my sisters. We know them. So we have to help them out."

This process of acquisition at village level also allows mutually obligatory relationships between the khannawallis and the clients, relationships which benefit the khannawalli activity in several ways. Because the khannawalli's family continues to be regarded as a part of the village grouping there will, for instance, be certain behavioural expectations

of the client. Clients will therefore often "help out" the khannawalli. Thus I came across examples where clients had lent money to their khannawallis. Yet another example of this help was seen in the giving of gifts, often in the form of food (such as millet; peanuts) brought back by clients on their return from village visits. On occasions, the gifts are more elaborate. Thus, one woman's clients pooled money to buy her a gold necklace at Diwali because they felt that she was heavily burdened with the responsibility of five daughters.

Some clients also helped by being "understanding". Thus, on occasions I also came across cases where the clients either cooked for themselves or, as one khannawalli put it, *"made do with pau (bread) and tea"* if the women were ill or could not carry out her cooking duties for some reason. This "understanding" also extended to making temporary alternative arrangements when the khannawalli was unable to provide services for a longer period, such as with times of childbirth or her own return village visit (which might take some 3-4 months). In such cases, the clients return to the original khannawalli when she is able to become active once again. In this way, the khannawalli is able to retain the clients she might otherwise have lost.

In turn, the khannawallis are equally expected to be "understanding". Thus, when on rare occasions a man brings a friend/relative to eat with him, the extra meal will not be charged for. Also, sometimes, if a client's female relatives visit him in Bombay, they will be accommodated at the khannawalli's.

"Understanding" on the khannawalli's part further stretches to money matters and if a client has been unable to pay on time, the khannawalli will usually allow him credit (even if she is short of capital herself). However, this arrangement is risky because there is a possibility that the client may disappear without paying his bill (as with Sushila-case history 4). In fact I came across several khannawallis who had lost money in this way. Again, those khannawallis who maintain rural links have an advantage in that they are able to utilise rural networks to trace bad-payers even if they leave Bombay. In contrast, khannawallis who have lost that kind of extensive social networking are presented with acute problems if clients vanish after having incurred debts of some two-three month's payments. (No khannawalli will usually extend credit beyond that).

On the other hand, acquisition and retention of clients is much more erratic and difficult for those who have lost ties with their native villages. This applies to whole groups of people, mainly from the scheduled castes. Firstly, in highly caste-segregated rural societies such groups have rarely (if at all) been allowed to own land. Secondly, those who worked on the land under other arrangements have been affected severely by social and economic changes that were supposed to have benefited them. As a result of both increasing landlessness and changes in working methods (e.g. replacement of permanent labour by machines; and a move to casual, waged work), many have been driven out of the rural areas towards the city. And, families have been uprooted from their rural bases and frequently the unit has dispersed and broken down on arrival in urban areas. (Points in this paragraph have been discussed in Chapter 4.2.)

Khannawallis from scheduled castes and minority groups can therefore only rely on urban social networks which are less extensive than the rural/urban networks discussed in the previous example. The process of client acquisition is therefore not continuous, and women from these groups find it comparatively more difficult to both acquire and retain clients.

The second disadvantage these groups have is that they cannot even rely on workplace networks to the same extent as the dominant groups. Males from these groups are more likely to be found in more erratic and casualised work (except perhaps for those who have obtained employment with the municipality or Government where a few places are reserved for the scheduled castes). It is thus not easy for the scheduled caste khannawalli to recruit from a particular workplace or workplace type, e.g. with the textile mills. Their clients have to come from all over the place-as and when they can get them. Additionally, unlike the Hindu Maratha khannawallis, scheduled caste women do not have access to client communal living-places (kholis). Their clients are scattered and may even live on footpaths.

Therefore, client acquisition works at a different level and often totally relies on the urban male members of the family (who may or may not have knowledge of people seeking the khannawalli services). Unlike the khannawalli who retains rural links, client acquisition which begins at the urban level (when migration has already taken place) is more of an erratic rather than a continuous, cyclical process.

Furthermore, retention of clients is also more difficult. The khannawallis from these groups have little choice but to accept anyone who may belong to groupings similar to themselves, and since their newly adopted religions include people from a variety of sub-castes and districts, they will often find themselves with clients who are total strangers (in contrast to the dominant groups who can often find some relation or friend who knows of the man). Therefore, obligations and "understanding" mentioned earlier have little meaning, and neither the client nor the khannawalli are obliged to provide anything except that which is contractually agreed. Thus, women in these groups cannot expect to receive any "help" or "understanding" and, if they are unable to meet their contractual obligations, the clients will leave. In addition, it is difficult to trace clients because both their workplaces or their living places will probably be temporary.

Finally, in all cases in the sample, khannawallis were only able to gain access to clients who belonged to social and religious groupings similar to theirs. One exceptional khannawalli (Hindu Maratha) tried to break this pattern. She had recently joined the Communist Party and had become highly aware of caste discrimination. Very unusually, she therefore took on a New Buddhist client. She told me what happened:

"Everything was all right at first. No one noticed. But one day, when they were eating, one of the men saw a tattoo on the other man's arm. This said 'Jai Bhim' which means that he is a New Buddhist. Nothing was said till the man had gone. Then he asked me, "Is that fellow a New Buddhist?" I said, "So what, if he is?" He replied, "Then you better ask him to go or else I will!"

"Well, I did not ask the New Buddhist fellow to leave but within a few days the first man had got the others to say the same. They all started saying they were going to leave. I tried to explain to them, but then I got scared. So, I explained to the New Buddhist fellow that he had to go. I did not like it, but what can I do? Everywhere in our land it is the same!"

Client acquisition and retention is therefore a complicated business where some groups (and amongst them, some individuals) fare better than others. Whatever the case, the

competition for clients is fierce and how to acquire and keep clients is an important question for those who wish to begin the khannawalli activity.

6.5.3 Acquisition of working capital

Obtaining sufficient working capital is yet another major area of difficulty both in the embryonic as well as the ongoing stages of the khannawalli activity. The difficulties arise at at least two levels: (a) through household perceptions of women's income generating activities; and (b) through the general low-income and poverty background of the whole setting. Boundaries within which negotiations can take place are thus defined by integrated factors of general availability of household funds as well as gender and hierarchical positions. And, I will suggest that with this particular activity, one of the major drawbacks in negotiating working capital is the fact that the income-making side of this activity is so closely related to (and often integrated with) familial duties of everyday cooking.

Thus not a single khannawalli that I spoke to could accurately identify the amount needed for the income-making side of the cooking activity and separate this from that which was required to feed the family. (Perhaps the only family who had a vague idea about amounts required for the activity was the one who viewed the activity as a business enterprise. See Appendix 2. This unclear distinction between the two means that in practice women are not usually allocated set sums towards one or the other. This, together with the fact that most households simply cannot afford to put aside lump sums of money (whatever the purpose), means that in reality working capital requirements have to be negotiated on a daily basis, no matter how small the amount.

What this means for most women is that they are forced to purchase and bargain for raw materials on a daily basis, with whatever money is available at the time. Therefore, there is no planning ahead or saving money through bulk purchases. In fact, even on the rare occasions that bulk purchases are made, it will usually be the men, rather than the women who handle the money. The woman's "job" will be to identify the "best buys" (in terms of seasonal availability; cost; need), but it will be the man's task to actually carry out the purchase. In reality, therefore, women will have very little direct access to larger amounts of working capital. Additionally, daily purchase of small amounts of raw material means that a woman's workload increases significantly and a major complaint is that she has to spend endless time searching and queuing for measures of grains; cooking oil; and other essentials.

Secondly, it is exceptional to find khannawallis whose families are not in debt or involved in a cycle of eternal borrowing. It is therefore necessary to juggle many priorities, and often payment of already incurred debts; medical expenses; and so forth will take precedence over the working capital requirements of the activity. This can happen even in cases where the activity is the major (or even the only) income provider. And, I believe, that the "Annapurna" ideology (discussed in Chapter 3.3) which obliges women to provide cooked meals whatever the circumstances, also interferes with the income-making side of the activity. Women are expected to somehow "make do" with whatever is available.

Thus, whatever the household perception of the activity, the amount allocated to it will ultimately be influenced by the general availability of funds to that particular household. Thus, for a khannawalli whose household has access to comparatively larger funds, there is more of a likelihood that she may be able to negotiate a share for herself. And, in keeping with this, khannawallis whose households operate at a lower-level of income will automatically reduce their chances of working capital allocation. Those whose households are disadvantaged, will therefore reinforce this in their attempts at income generation.

In fact what I found was that even if money is made available specifically for the khannawalli activity (as with the AMM loans), it will be very rare that such money was utilised for the purposes stated, particularly in households where men are dominant. Loans meant for the khannawalli work were overwhelmingly used to pay off other debts in the first instance. And, out of all the households (in the sample) that received AMM loans, it was only in women-headed households (where control of money is directly in the hands of the female members) that loans were specifically utilised for the khannawalli activity. (The points made in this paragraphs are detailed in Chapter 8's discussion on the AMM's credit facilitation programme.)

Additionally, it must be noted that for households in poverty, there is a constant flow and fusion between directly earned cash and that which has been sought on credit. In the majority of the khannawalli households I interviewed, there is a heavy reliance on credit. Although it can be argued that credit repayments curtail the household's ability to arise out of debt (because in the cycle of continuous repayments of high interest loans, any meeting of other costs or savings become impossible), without credit the household would not be able to ensure survival on a daily basis. It is crucial, therefore, to explore as many credit sources as possible. And, arguably those khannawallis whose families are able to exploit multi-sources of credit will also stand a better chance of gaining a share of that for their working capital requirements.

Within the general flow of money in the household, not only is the directly earned income shaped by class/caste and gender boundaries (as discussed in Chapter 5.3 and 5.4), but the same can be argued for credit and loan facilitation. Even here, those from higher caste groups will have more and better access to credit sources. This is because they are able to (a) gain better information; (b) they are able to get clearer access to organisations and organised credit sources.

Social networks provide an important source for borrowing. Thus almost every household I visited constantly borrowed from friends; relatives; and neighbours. However, because the lenders themselves are poor, it is highly unlikely that the loan is of any significance. In other words, the amounts borrowed are very small and have to be returned quickly. Some households, particularly those who have links with middle-class families (through employment as domestic servants, for instance) may also be able to borrow from these.

The most significant "informal" borrowing for most groups is, however, the moneylender. And, even though the interest rates are extremely high (I came across charges of up to 40%) many poor people will resort to moneylenders because they are

there "in time of need"; will be more flexible about collateral i.e. they will lend money against non-gold items (unlike the banks).[13]

All groups tend to shy off state banks (a point detailed in Chapter 8's discussion on DRI lending), and in the sample, there is not a single example of a household borrowing from banks at normal rates of lending. However, certain (usually higher castes) groups appear to have more information about regional banks which they tend to identify more with. For instance, some Kholapuris borrowed from the Kholapuri Bank at a decreased rate of interest.

Some Hindu Marathas also utilised other types of formalised credit lending sources, such as the "credit societies" which lend at a "reasonable" rate in a variety of arrangements. Thus, one khannawalli's family borrowed from a co-operative credit society called *"Palivart"*; another even knew of a credit society operated by the State Bank of India (although please note that I was not able to confirm whether she had named the bank correctly because it is usually the men who deal directly with any form of formalised lending.)

Such credit societies also operate privately and are often based at and run by employers, particularly where there is a large workforce (e.g. with textile mills). Access to these, however, is limited to employees so that the employers can make direct deduction (usually in instalments) for amounts owed from the wages. Often, therefore, this source of credit is not an available option for many of the lower-caste groups who are effectively barred from permanent employment in such places. (This arrangement is not usually extended to casual employees).

Additionally, people living in "official" slums or the more stable "chawl" type of housing are able to organise their own, self-organised money-lending systems (something that will be impossible to achieve in housing areas which are under constant threat of destruction). I thus came across a variety of "funds" operating at the neighbourhood level. In one case, for instance, 10 people would contribute Rs 500 each to a fund within a year, thus making a total of Rs 5,000. Out of this, only one person at a time would be allowed to borrow the whole amount. This person would have to negotiate his case in accordance with his needs and the case would be judged on the criterion of urgency (e.g. with the need for urgent home repairs; children's weddings). The length of time is also negotiated, and usually a loan is allowed for a period of three to six months. Once one person has utilised his entitlement to the loan facility, he will then have to reawait his turn until the other nine have also been allowed to do so. At the end of one person's borrowing, the "interest" charged (usually between Rs500-1,000 depending on the length of time) will be divided equally between the rest of the nine in the group.

Another example I came across was that of a "woman's fund" operated solely by women, for women members only. In this case, women in the neighbourhood

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[13] There have been several attempts to control and eliminate private money-lending activities. For example, there has been a tightening of regulations under the Bombay money-lending Act 1946; and the Reserve bank of India has attempted to set up a 20-point programme in order to explore how banks can replace these activities. Unfortunately, in reality, these measures have remained ineffective (Basu (1988); Madras Bureau (1988)).

(numbers varied from 30-50) contribute Rs100 to the fund every January. Anyone wishing to borrow from the fund is charged an interest of 6.5%, with the end-of-year profits being once again shared equally amongst the members. Sources of credit are summed up in Table 6.5.

Table 6.5 Sources of credit in the sample

State / National banks	only utilised for decreased interest schemes as with the AMM
Regional / Co-operative banks & societies	mostly utilised by higher castes
Private employer societies	only available to permanent employees
Moneylenders	utilised by all
Social networks	utilised by all

Bargaining for working capital, therefore, not only depends on the individual's capacity to negotiate, but also on the general availability of resources to the household. And, that general availability is often influenced by the household's group membership. It could thus be argued that working capital allocation thus depends on both the individual and group position of the khannawalli.

6.5.4 Acquisition of raw materials and equipment

Gaining access to raw materials and equipment (particularly new technology) is also not easy for khannawallis, whatever their group membership. To take the raw materials first, whilst the khannawallis appear to have easy access to certain items (such as vegetables and fish), the seeking out of other essentials (such as grains; sugar; fuel) is an endless time-consuming task which presents daily difficulties. In order to understand why or how this happens, it is necessary to take a closer look at the rationing systems and the Public Distribution Systems (PDS) that control the supply and distribution of these items.

In 1943 Bombay became the first Indian city to experience statutory rationing, introduced as a temporary measure to deal with food shortages created by the Second World War. However, the experiment was considered such a success that other States followed suit shortly. But whilst rationing of food supplies was officially lifted soon after the war, a post-independent Government decided that it needed to control the supply of certain commodities.

Thus in 1955, the Government passed the Essential Commodities Act which gives Central government the authority to control whatever it thought was an "essential commodity". This was to be done by *"maintaining or increasing supplies...; securing equitable distribution and availability at fair prices...; and regulating or prohibiting the production, supply, and distribution thereof and trade and commerce therein."* (GOI (1984) p2). Thus the Act gave central government the power to control production; the supply; and the distribution of any given commodity.

How commodities are distributed, is therefore, an integral part of the process of control over essential supplies. Therefore, Government-controlled ration shops (which were introduced in 1943) were converted to Fair Price Shops...at least until 1965/66, when once again, in the face of acute shortages of foodgrains the Government of

Maharastra enforced rationing in Bombay (information supplied by Food and Civil Supplies Department, GOI). Currently, with no acute food shortages in Bombay, the Ration Shops have become Fair Price Shops once more. Nevertheless, they are still administered by structures set-up during rationing.

The Essential Commodities Act; Fair Pricing; and the PDS are meant to act as social measures by which the poor can gain fair access to essentials. But, in many urban centres (including Bombay) a common complaint is that whilst statutory rationing has been lifted, in reality, poor people experience a form of daily "informal" rationing. In other words, for one reason or another, the poor are not getting a fair access to essential commodities.

Critics argue that the blame for this lies in the way the Act is administered, and in the way the PDS works. To begin with, although the Act is controlled by Central Government and administered by its Food and Civil Supplies Department, legal enforcement is in the hands of each state authority. This has allowed state governments to introduce their own criteria and additions to categorical definitions, and now "almost every item under the sun has been turned into an essential commodity" (Indian Post (1988)). For the khannawallis in Bombay this means that there is "informal" rationing of rice; dhal (lentils); pulses; sugar; kerosene; edible oil and any other items deemed as an essential commodity by the State of Maharastra.

The PDS (which distributes centrally purchased essential commodities through Fair Price Shops) has also come under severe criticism even though its policy objectives are generally regarded as important anti-inflationary; poverty alleviation measures (Raza (1989); Sharma (1989)).

Firstly, the amounts supplied to the shops are considered to be inadequate. Raza (1989 p18) argues that

"there is a saving grace that some of the relatively better off may not like the quality of supplies and the servicing at these shops" because *"...the system falls short of the level which can meet even a good part of the needs of the vulnerable sections defined as 'people below the poverty line'"*.

This certainly appears to be the case in the Bombay-Thane region where most of the time, the 3,000 shops meant to cater for approximately 30 lakh ration-card holders, display an "out of stock" notice (The Economic Times (1988)). And despite increases in periodic or general demand, supplies remain static. The wheat demand for the state, for example, is estimated at 1.25 lakh tonnes but the supply remains between 80-85 tonnes; rice demand is at 80,000 tonnes, but supply does not exceed 60,000 (The Economic Times (1988)).

In addition there is the question of supplies reaching the Fair Price Shops in the first place. It is argued that rich farmers often manipulate prices in the open market and are in collusion with traders who make lucrative profits by black-marketing essential commodities; and that some rationing officers also encourage corrupt practices (Date (1989); Mehta (1989); Phrabhu (1989)). In total this leads not only to a shortage of supply, but also the diversion of marketable superior quality foodstuffs to non-governmental shops, with the remaining inferior sub- standard (occasionally unfit for human consumption) commodities for sale at Fair Price Shops.

In addition, whilst each person requires a ration-card to gain access to Fair Price Shops, there are shortcomings in the system which bar many of the poorest groups from gaining any of the benefits of PDS. Firstly, not everyone in all states and rural areas is supplied with a ration card even if Fair Price Shops exist in the vicinity. In some rural areas, even if persons are entitled to ration cards, often these are retained by the Fair Price Shopkeepers, who in league with corrupt contractors and rationing officials misuse them to obtain goods which they divert to black-markets ((Prabhu (1989)).

Secondly, even in urban areas there are problems in obtaining ration cards. The first requisite, for instance, is proof of permanent residency which many living in "unofficial" slums and footpaths cannot obtain. Each application is strictly checked because (in view of the fact that most people do not possess any other official documents) the ration card also doubles up as a proof of identity, much in the same way as a Social Security book in this country.

What all this means to the khannawalli is that she is presented with numerous daily problems in her search for raw materials. Shortage of supplies means that all khannawallis are forced to buy goods from the open market or the black-market at one time or another, but they do so at highly inflated prices. Most simply cannot afford this, nor do they always have the available cash to make the purchases. Therefore, such outlets are avoided if at all possible, but equally it is common for khannawallis to buy from private shops (usually on credit). The goods in these shops are not only sold at a higher price, but work out even more expensive because items are usually bought in very small quantities. Although the shopkeepers note the purchase each time, there are many instances where evidence suggests that the accounts are fraudulent, particularly if the woman is illiterate (the AMM reports and activists narrate numerous such examples). Usually credit is allowed for up to a month only, however, if the woman is unable to pay or somehow enters into further debt, a not so uncommon practice is payment through sexual favours either directly to the shopkeeper or to others (as discussed in Chapter 5.2.2).

Most women will therefore aim to purchase foodstuffs from Fair Price Shops if at all possible, despite the fact that in the process they may have to queue for hours just to discover that the shop has run out of stock midway (see Fig.6.6). Some will also travel from one neighbourhood to another to seek out goods at other Fair Price Shops in the vicinity. Others will rely on men to do this). Shopping away from the immediate locality involves money on travel, or walking to and from the shops, usually carrying heavy rations on the head in intense heat and crowded conditions.

Travelling to another locality, however, does not mean that supply will be guaranteed. People might travel long distances to find that the goods have also run out there. In fact, this happens frequently because when any shop is able to obtain a particular item and displays notice to that effect, the news travels fast. Those with quotas left on their cards will rush to obtain the goods whether they require them at that particular time or not. A major reason behind this is the consumer's concern to "spend" their quotas. This is because unused quotas for one month cannot be carried forward to the next, even if this is because no stock is available.

Thus, it is common to find tension and quarrelling amongst the queue and with the shopkeepers. Many shopkeepers will use incorrect measures in order to siphon leftover amounts to the open market. Additionally, they will use their powerful positions to

exercise favouritism/discrimination. In certain localities the hoarding and siphoning of goods is so prevalent that the AMM has organised forced openings and "gherrao" of shops (where the persons and buildings are surrounded by masses until the dispute is resolved).

Another supply-related problem inadvertently created by the Government's attempt at improving the PDS, is the use of mobile shops/vans in order to bring supplies quickly to the slums. Thus, it is common to see mobile carriers (and I have even seen a hand-cart) transporting extreme shortage commodities such as kerosene. However, whilst this idea is sound in principle, in everyday reality such a method creates further problems for the women. This is because the carriers arrive unannounced and at erratic times. Only those who happen to be at the right moment at the right time are able to catch these and very quickly (within twenty minutes, half-an-hour at the most) they have departed. Many people thus simply do not get access to the supplies (Deccan Herald (1987)).

If supplies are obtained, yet another reality is that the quotas themselves are very limited (with a normal quantum of 8kg/month/adult of foodgrains) even if the State Government might decide to temporarily increase them in case of improved stocks. In addition, the sub-standard quality means that there is a high level of impurity in the grain which when cleaned not only requires a lot of time, but further reduces the bulk and weight of the foodstuff.

A major hassle for the khannawalli is that only some of their clients are able to obtain ration cards. Here again, the organised, higher castes fare better because clients living in "kholis" are more likely to be able to prove residency, for instance. In my sample, the majority of Hindu Maratha khannawallis thus had access to ration-cards from most of their clients which they continued to utilise even when the client was temporarily absent. (Note that although the ration-cards are person specific, the quota can be obtained by others from any Fair Price Shop.) In contrast, khannawallis from the other groups were rarely able to obtain all or most of their clients' ration cards, which meant that they were forced to purchase comparatively larger amounts more frequently at alternative venues. Therefore, some women explored other sources of obtaining ration cards, for example, from their middle-class employers who do not normally use these in any case.

Acquisition of raw materials is therefore a hard, strenuous, task which requires co-operation from other family members (children will often queue for their mothers and men will travel to other localities). In recognition of the fact that acquisition of essential raw-materials requires considerable time and effort, the AMM has tried to explore the possibility of purchasing goods centrally in order that khannawallis can buy these directly from the AMM rather than private ration shops (Acharya and Ramakrishnan (1987)). However, as far as I am aware, for a variety of reasons (which include space) this has not yet materialised.

But, an area where the AMM has been successful is in the central purchasing of new technological equipment such as pressure cookers; electric food mixers; and fans. In recognition that their members will be unable to purchase outright at shop prices, these items are sold to khannawallis at warehouse prices and payment is made in instalments.

There are other types of problems with new technology which does not make it accessible to khannawallis. As discussed in Chapter 4, one of the major problems is

lack of electricity. The other is the lack of know-how. Thus, I came across several instances where women did not use their pressure-cookers simply because they did not know how to, or were scared of them. Similarly those with food-processors did not utilise them to their full capacity because these were treated as luxury items rather than basic tool for the job. Fans too were only used rarely as in most cases people simply could not afford the electricity. Sometimes, therefore, it was quite puzzling to work out why these items were purchased in the first place. Some women said this was because they had felt pressurised into this, and others thought that these items would be useful collateral for bad times.

Practically all the women I spoke to, however, expressed a desire to possess gas cookers. At the time of the research, the majority of the khannawallis in the sample cooked on kerosene stoves which (as discussed in section 4.1 of this chapter) are very unsafe and basic. Gas stoves are safer and easier, but at the time of research, there were only four examples of khannawallis who had acquired gas stoves. Like with water taps, these have to be applied for and usually there is a long waiting list before a gas stove and/or cylinder can be supplied. In any case, not many khannawallis have the purchasing power for either the stoves or the cylinders (which cannot be bought in instalments) and thus these items remain a luxury for the middle-classes.

The discussion on how raw materials and equipment are acquired has shown that even at this level, the khannawallis are obliged to enter into lengthy negotiations which take place on a daily basis. It is little wonder, therefore, that women repeatedly state that this form of income-generation is too much hard work. As one of the "older generation" khannawallis put it:

"...the work is now harder although the clients are fewer. In "those days" there was no rationing and you could buy whatever you wanted from a shop at the bottom of the road. Now it is a headache..."

6.6 Conclusion

This chapter has focused on group differences and individual differences in what appears to be a homogenous group of women. This has allowed for an analysis of how women carry out the khannawalli activity on an everyday basis, and has shown how some are able to gain a better access to resources and opportunities than others. Altogether, the chapter has argued that despite the assumptions that women carry out income-generating at home because this is "convenient", such activities require a tremendous amount of input.

CHAPTER 7

The khannawalli activity:

Income-generating capacity

Contents

7.1 Introduction

The preceding two chapters have shown that the khannawalli activity requires an enormous amount of labour input and is full of daily complications and problems. The chapters indicate that this is certainly not an activity where significant profits can be made. Why is it, therefore, that the khannawallis continue with this form of income-generation?

In order to understand this, this chapter suggests that we re-consider the meanings of "income" in women's home-based activities. The chapter argues that such activities are not "small businesses" or enterprises, but survival strategies. Therefore, it is meaningless to impose "small business" methods of increasing efficiency (and thus profits) onto them.

Perhaps a more appropriate method of analysing why some individuals show better returns for their efforts is to look at social differentiation and issues of access (once again). This approach is capable of explaining why there is a disparity between the income-making capacity of groups and individuals in what appears to be a homogeneous activity

7.2 How much do the khannawallis make?

This case study has shown that the khannawalli activity has been an important form of income-generation for many women over generations. However it is only recently that the issue of how much income the khannawallis actually make has come to the forefront. This may be to do with AMM's own emphasis on credit for women (as will be discussed in the next chapter); and/or with ideas that foreign funding agencies have about income-generating projects.

Whatever the case, the result is that a very awkward and unrealistic situation has arisen from the AMM's need to accommodate requests from foreign funding agencies (such as the Ford Foundation and OXFAM); foreign training agencies (such as Cranfield Institute of Technology); and local banks who want to know the income-levels of the khannawallis. Thus from time to time, the AMM is obliged to ask some of its members to "keep accounts" of income and expenditure. Implicit in this demand is the belief that the khannawallis are running a "small business" or an entrepreneurial activity which, if "managed properly", should show increased income-levels.

An early example of how the "small business formula" has been directly applied to the khannawalli activity is a study carried out by Mhatre et al (1980) for banking establishments. This uses indicators such as average gross income and gross annual turnover to measure profit levels of the activity. For instance, in order to discuss the merits of loan to this "business", the report talks of "impressive turnovers" in the following manner:

Average gross income (Rs per month)	Number of Women	Gross annual turnover (Rs)
500	109	654,500
1,000	563	6,756,000
1,250	189	2,878,000
1,500	313	5,634,000
1,750	2	42,000
3,000	94	3,384,000
5,250	17	1,065,600
Total	1,287	20,414,100

Another example is fairly recent OXFAM funded study carried out by the Centre for Studies in Decentralised Industries (Ramakrishna and Acharya (1987)). One of the methodological approaches used in this study is aimed at *"discovering the khannawalli's income and expenditure profile and the economics of the family boarding they run..."* (p9). Thus the study is full of tables about gross income; expenditure range; consumption patterns and so on

From these calculations, one of the conclusions that the above study draws is that:

"a comparison of the data....shows that the Annapurna (khannawallis) could only earn a marginal surplus and that too in the case of those who had other sources of income....If the labour costs which are not counted in the above analysis are taken into account most of the Annapurna would be running on deficits. There is, therefore, a strong case for increasing boarding charges...." (p18-19).

Taking client numbers per khannawallis as 15 and 25,[1] the report concludes that those with 15 clients show a "deficit" of Rs 422.60 per month, whilst those with 25 show a surplus of Rs 142.20 per month (p26). The recommendation, therefore, is that:

"The AMM should reorganise the Annapurna so that each Annapurna gets not less than 20 boarders..." (p27)

There are several problems with this type of analysis. Firstly, bearing in mind the complexities of home-based activities, "business-type" recommendations (such as increasing charges and the redistribution of clients) show a lack of understanding of the real situation, and are completely inappropriate in the circumstances. The methods of calculating income and expenditure is also unconvincing. The khannawallis just cannot

[1] The study cited here was carried out in the same localities where I did most of my own research. I am therefore surprised that client numbers per khannawalli are so high (even if there is a gap of some three years between the two studies). I found that only the "chawl" dwellers have higher client numbers, and that even here 25 and over is an exception, rather than the rule.

give neat replies to questions about income and expenditure, as I discovered in my own research. For example, whilst the women think of expenditure in terms of daily; weekly; and fortnightly purchases, these are carried out only when cash/credit is available. Thus, often there is no identifiable pattern of purchase. In addition, sometimes women do not actually know how much has been spend on particular items because the men control this. The women's accounts of receipts are equally problematic. This is because often clients pay in "parts"; ask for credit; deduct money for absences; and in some cases, do not pay the women directly (see Table 7.1). Thus it is difficult to accept neat 'gross income' or 'turnover' figures as evidence.

In fact, the idea of income-accounting is alien to most khannawallis. For instance, I did not come across a single example where women (or their men) kept records of income/expenditure. If any records were kept, they only related to receipts (i.e. who has paid and who has not). Even this applied to a very few cases, and in all of these, such records were kept by men. The general impracticality of keeping account of receipts and expenditure (especially by those who cannot read or write) was expressed through amused comments such as *"...when would we find the time to do that!"* The khannawallis who on occasions had been asked to produce accounts by the AMM confided to me that this was a *"headache"* for them, and stated that they often falsified the figures so that people would stop *"pestering"* them.

Given the situation of women's home-based activities (discussed in the preceding two chapters), I would suggest that the attempt to transpose a "small business" approach onto them is meaningless. Whilst I would agree with the study quoted above (i.e. Ramakrishna and Acharaya (1987)) that the khannawallis make very little cash return (if any), I would carry on to say that the activity must make sense to the women or else they would not continue with it, certainly not generation after generation. Therefore, perhaps there is a need to look at the activity from the woman's point of view. What I found was that the khannawallis' own perceptions of what they make is usually based on what they charge the client, rather than any net profits. For example, khannawallis often said that they received Rs1,000 when they meant that 4 clients paid Rs250 each. In this, there was very little accounting for labour input. In fact, often the women seemed to dismiss their intensive labour input by remarks such as:

"I only do this to pass time in the house" ...or *"what else shall I do sitting at home all day, only get bored"* ...or *"I am not very keen on going out and this work gives me something to do...!"*

But, the khannawallis were fully aware that their activity enabled the household to survive, even if they undermined their true contribution (or maybe this was undermined for them). Most were supplementing low-levels of male income. Others were the sole supporters of the family, and this was in the case of single women as well as those with partners. In at least two cases, the khannawalli activity was utilised in order to deal with debt. In these instances, the khannawallis cooked for clients who were owed money (usually relatives), and instead of making monthly payments, the client deducted these amounts from the debt owed (see Appendix 2: case study of Parshuram and Shantabai).

Table 7.1 Complexities of income & expenditure

KHANNAWALLI	NUMBER OF CLIENTS	CHARGE (RS PER MONTH)	PURCHASING	LAST WEEK'S EXPENDITURE	ADDITIONAL COMMENTS
• Hindu Maratha • Married • Chawl	• 10 • No ration cards	• Rs 250 • Rs 10 for meat	• Fair Price shops • Bulk (fortnightly) at Lalbang Wholesale market	• Rs 50 veg (daily) Rs 25 fish (occasional) Rs 60 meat (occasional) Rs 135 rations fortnight • Not sure about fuel	*"Clients usually pay within 2 months; but if he doesn't" we have to "borrow money from outside"*
• Hindu Maratha • Married • Chawl	• No fixed numbers (10-25) • Some ration cards	• Rs 250 • Rs 5 for washing facilities	• Fair Price shops • Local market	Not sure. Husband buys everything. Only data: Rs 110 (40-50kg) for fortnight's grain.	*"Clients never pay on time, so there is much trouble"*
• Hindu Maratha • Married • Chawl	• 20-25 • Some ration cards	• Rs 240 • Rs 10 for meat	• Fair Price shops • Bulk at Lalbang Wholesale market • Local private ration shops	• Rs 50-60 veg (daily) Rs 60 wheat (daily) Rs 20 rice (daily) • Rs 1,100 per month on oil & fuel	
• New Buddhist • Married • Zopadpatti	• 10 • No ration cards	• Rs 175 • Rs 8 for meat	• Fair Price shops • Apna Bazaar (Cooperative Suppliers) • Local private shops	• Rs 150 on veg, meat, fish per week • 30 kilo wheat; 30 kilo rice; 20 litres kerosene; 3 kilo oil; 10-12 kilo lentils per week	*"The clients who work in the municipality pay regularly, but with others you have to understand their situation so I get the debt"*
• Harijan • Single • Zopadpatti	• 4 • No ration cards	• Rs 150 • Rs 8 for meat • Rs 2 for fish	• Fair Price shops • Apna Bazaar (Cooperative Suppliers) • Local private shops	Not sure, buys very small quantities daily	*"I do not buy meat or veg for me or the children. We just eat chappatti and dhal, sometimes rice. Sometimes I also get left-overs from the house I work in. I bring this home"*
• New Buddhist • Married • Zopadpatti	• 5 • 2 ration cards	• Rs 175	• Fair Price shops • Local market & private shops	Not sure. Husband buys everything. She thinks it is: Rs 80-90 per week veg; 15-16 kilo wheat; 5 kilo rice; 40-50 kilo jawar(millet); 2 litres oil; 12 litres kerosene	*"I don't know who pays when. He (meaning her husband) does all that."*

The khannawallis know very well that the activity is not making much profit. They also know how profit can be increased (by obtaining more clients and increasing charges, for example). But, they are also fully aware of the constraints which stop this. To khannawallis, therefore, the activity is not a "business" adventure but something that keeps their families going. It is, in fact, an income-making strategy that helps to ensure their family's survival.

As a survival strategy, the khannawalli activity means a lot to the family (even if this is not openly admitted), particularly those whose household incomes are very low. This was particularly evident during the textile strike when the khannawalli activity allowed several households to buffer the loss of male income for many months (a point detailed in the next chapter). The khannawallis cannot tell you exactly how much they spend on familial meals and how much they spend on clients, but what they can say is, "at least we can eat everyday" or "it allows us five to feed free" (the word "free" being one that the khannawallis frequently use in this context).

To understand why this activity has "made sense" to several women generation after generation, it is important to view it as the women do, rather than to try to mould it into an approach that does not fit. And, if it is important to address why some individuals are better at showing bigger returns than others, the answer does not lie in "business-type" recommendations. Instead, it might be useful to look at the question of access once again, and consider how this affects the individual's capacity to generate income.

7.3 Social differentiation and disparity of income

It can be argued that in competitive markets, those who are more efficient at supplying goods and services at lower costs; meeting exacting consumer demands; and showing an ability to maintain regular custom should benefit from higher levels of income. And, this is clearly the case with khannawallis across a whole range of differing groups. There are, for instance, examples in the sample (both from higher and lower-caste groups) of khannawallis who have managed to obtain or retain clients by undercutting on charges made.

Others have achieved the same by extending the range of services and products provided. For instance, Hindu khannawallis are obliged to provide special foods on the days that their clients are observing religious fasts.[2] Some, however, will charge extra for this service, whilst others will undercut by providing special foods in addition to the standard meals without any extra charges. The same applies to sweetmeats and savouries (both requiring comparatively more expensive raw materials and labour input) that khannawallis are obliged to provide on festive and religious occasions (see Fig 7.1). Again, some khannawallis charge an extra Rs20 for these, whilst others undercut by not charging anything for "special" items.

Equally in other instances, those khannawallis who are willing to cook meat will fare better than those who are not (even if it is the norm to ask the client to purchase the raw material himself or to pay an extra Rs8-10). There were several other strategies used to attract clients. For example, some khannawallis charged non ration- card holders an additional R20-25 whilst others did not. I also came across cases where

[2] Hindus will not consume grains on the days they fast. Thus well-off Hindus will eats nuts and fruit instead, whilst poorer Hindus who cannot afford these items will eat "sabudana kitchdi" (a savoury dish made with tapioca; potato; and peanuts). A point to be noted here is that Hindus can choose the days of the week they fast. This means that the clients may fast on practically any day of the week. And, thus the khannawalli will have to cook special items everyday or every other day (in addition to standard meals).

khannawallis retained relative clients by charging them less than others. Therefore, sometimes there were two charge rates being operated by the same khannawalli.

Individual flexibility and efficiency is clearly important in securing custom and regularising (and increasing) income. But what is important to remember, however, is that the individual can only do this within the "horizontal income band" they fall into. This can be understood by a quick comparison between charges in different localities. For instance, at the time of the research there were at least two bands of charges: mostly around Rs250 per month in "chawl" localities and around Rs150 for a similar service in the poorer areas. Thus a khannawalli undercutting in a "chawl" locality (say by charging Rs240) will still be doing better than her counterpart in a "zopadpatti". Table 7.2 illustrates disparity in levels of charges and average client numbers in differing localities.

Table 7.2 Disparity in charge-bands and client numbers

AMOUNTS CHARGED (RS PER MONTH)	CLIENT NUMBERS	LOCALITY
100	Highest 10	Zopadpatti
140	Lowest 4	
170		
180	Average 4	
200	Average 4	Zopadpatti & 6 Chawl dwellers
220	Highest 70	Chawl
240	Lowest 4	
250		
260		
270	Average 12	

Additional charges can be made for meat (Rs8-10); fish (Rs4); eggs (Rs2); fasting foods (Rs 4-6); festive foods (Rs 20); non ration-cards (Rs 20-25).

Following this, the questions that immediately arises are: why is it that there is such striking disparity in the charge rates; or why is it that those who live in certain localities are able to charge a far higher rate than the others? Questions such as these require an analysis in group terms rather than individual terms.

To begin with, as argued in the previous chapter, group access is all important in the recruitment and retention of clients. But, group access is also important in determining the actual level of charges that are made. The khannawallis living in "zopadpattis" simply do not have the type of clientele who can afford to pay them higher rates as the clients are themselves usually dependent on casual, erratic work which brings little remuneration. Consumer affordibility and spending power is far higher, for instance, with those clients who have textile-based or other industrial jobs, and this allows their khannawallis to demand a more "reasonable" payment. Clearly this is recognised by the women, and I even came across examples of two charge rates of Rs 200 and Rs250 (at the same khannawallis), where those in "better" jobs paid the higher rate, whilst the others paid Rs200.

Figure 7.1.

Preparing savouries for Diwali.

Figure 7.2.

Packing Elastic Bands

Figure 7.3.

Making craft items

In addition, situations defined by groups also influence payment arrangements in other roundabout ways. For instance, a number of Muslim women were adamant that they should not be called khannawallis. They repeatedly maintained that they did not charge their clients fixed rates and insisted that they only cooked for them because the clients were related to them in one way or another. Therefore, the clients paid whatever they could afford either in cash or in kind. Further enquiries, however, revealed that the real reason behind this attitude was the fear of social sanctions and social ostracism. It transpired that within this locality, Muslim women seeking "employment" had to seek permission from the local "mullahs" (priests) if they and their families were to remain "respectable". Thus the women in question had to devise ways of carrying out income-generation without the appearance of doing so in order to appease all concerned. In turn, this meant that their actual capacity to earn cash was in fact weakened.

Finally, the argument made in the preceding chapter (which does not need to be repeated here) showed that access to resources and "basic tools" often begins at the group level. Some groups (and individuals therein) therefore require to input more labour than others to produce the same (or perhaps even an inferior quality) product. The real cost is therefore higher for these groups, and their net return is also lower.

Thus, it is little wonder that many of the women are forced to participate in additional income-generating activities simultaneously. This concurs with my findings which show that whilst the khannawallis at the top end of the low-income scale will also enter into additional activities, these will be on a minor/irregular basis (such as with sewing; buying/selling), whilst those at the very bottom of the scale will do so more extensively and more regularly. Thus it is common to find the latter group involved in sub-contracted work (such as packing elastic bands; sorting out toothpaste lids for Colgate as shown in Fig 7.2) or other forms of income-generation (anything from producing craft items for tourists (Fig 7.3) to paid-sex work).

This type of simultaneous participation into multiple forms of income-generation is another angle which makes it difficult to assess exactly how important the khannawalli activity is in terms of its contribution to household survival. Such assessment becomes even more difficult in households are spread across the urban and rural spatial divide, and are mutually supporting each other in order to ensure the survival of both. Therefore, the only real conclusion I can draw is that whilst in some cases, the khannawalli activity is the major source of income within the household, in the majority of cases it (a) acts to safeguard the family from a further deterioration down the poverty spiral; and (b) acts as an important recourse in times of sudden crisis created by prolonged circumstances of male unemployment or illness. And, in doing so, directly or indirectly the khannawalli activity is providing survival support for a large number of men, women, and children.

7.4 Conclusion

In conclusion, this chapter has argued that the khannawalli activity is important to family survival, even if actual income- returns are very low and the activity may not be considered viable in "business" terms. The reasons why some are better at making (relatively) higher return has to do with individual capability and efficiency in competitive markets. However, how far this can go is often determined by the levels within which these individuals operate.

CHAPTER 8

The khannawalli activity: Continuity & Change

Contents

8.1 Introduction

The previous three chapters have detailed how the khannawalli activity operates. This chapter raises questions about the future of the activity, particularly in view of recent changes.

There are at least two external changes that are considered important to the activity. The first one is linked with a general decline in the textile industry, and a lengthy industrial dispute which resulted in severe job losses. In turn this has had detrimental repercussions on the khannawalli activity. khannawallis have experienced (a) a dramatic reduction in client numbers; (b) an increase in competition; and (d) male unemployment and hardship within their own families.

These circumstances have forced many khannawallis and their families to return to their villages or to seek alternate forms of income-generation. The crisis, on the other hand, has also generated some positive benefits and motivated self-organisation in a need to address common problems. This chapter thus considers the events that led to the formation of the AMM, and what this means to the khannawallis.

8.2 Changes in the textile industry and its repercussions on the activity

8.2.1 The strike that killed us

Throughout my work, it seemed to me that a point of reference that people constantly used was "the strike". Thus, people would talk of circumstances before the strike, and after the strike.

The strike which had such a dramatic impact on the lives of several thousands of textile workers is the 1982 strike which lasted some 18 months. There is a tremendous amount written and talked about this strike because it (a) changed the way work is organised within the textile industry; (b) smashed the bargaining powers of a workforce that was once regarded as the vanguard of the labour movement; and (c) brought untold misery and poverty to thousands of families.

The purpose here, however, is to consider what impact this had on the lives of the khannawallis. Therefore (fascinating though it is), I will only touch on the minimum detail when describing the events that led to the strike. (Baski (1988) and Factsheet Collective (1983) provide comprehensive information on the dispute)

At first, the dispute appeared to be over annual bonus payments. Workers at Standard Mills felt disgruntled about the differentiated payments offered, and walked out en mass. This is nothing new for workers who have always had a reputation for militancy and bargaining by immediate work-stoppages (Lieten (1982)). But, the events that followed took everyone by surprise, because on 18th January 1982, at least 2.5 lakh

textile workers stopped production at 60 mills in order to attend a "gate- meeting" at Standard Mills.

What had happened was that the resentment that had been bubbling beneath the surface for years finally erupted, and neither the management; the management recognised union the Rashtriya Mill Mazdoor Sangh (RMMS); nor the police were able to control the situation.

Under the leadership of Datta Samant,[1] huge crowds gathered everyday and brought Bombay to a halt. Their demands had now focused on "matters of principle"...matters that were deeply embedded in the history of textile unionism. Amongst the three radical demands they made, the textile workers were asking (a) for the Bombay Industrial Relations Act (1946) to be repealed so that they would not be restricted by cumbersome bargaining procedures; (b) for a recognition of the communist-led *Girni Kamgar Mahamandal* (GKM), instead of the Congress Party and employer-associated union the RMMS; and (c) withdrawal of rationalisation and modernisation policies which would result in severe job losses.

For several months, everyday, Bombay saw massive rallies and vicious fights between the police and the workers; the pickets and the "blacklegs"; and the members of the RMMS and the members of the MGKU. Thousands were beaten, arrested, and imprisoned. Practically all the striking workers faced mounting debts, and for the industry, the cost was an estimated loss of 58.42 million days (Bakshi (1988) p235). Workers continued to protest in full- strength for a long time, but neither the mill owners (who were backed by the Indian elite) nor the Government were willing to compromise. In fact, Mrs Gandhi used the emergency as a pretext to arrest Datta Samant.

Finally, after a long struggle of some eighteen months, in the face of abysmal poverty and near starvation, workers started drifting back, and in June 1983, the MGKU was obliged to declare that it no longer regarded returners as "blacklegs". The Government and the millowners had won. None of the workers demands were met. The Industrial Relations Act remained and the RMMS continues to be the only recognised union, leaving the millowners free to introduce large-scale rationalisation and changes in work practice. The mill owners were thus able to pick and choose who returned to work. Thousands were victimised and the workforce "on the payroll" was almost reduced to half (from 2.24 lakh to 1.4 lakh). What was perhaps even worse was that the permanent jobs were now casusalised (in a *"badli"* system).[2]

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[1] To the textile workers in Bombay, Dr. Datta Samant is what Arthur Scargill is to the miners in this country. He is himself a son of a Ratnagiri farmer and many workers believe that he has never forgotten his roots. And, his ability to identify with the "working classes" guarantees him a massive following, even after the disastrous strike. Even to this day, workers crowd his offices and continue to seek his leadership and the "Datta Samant phenomenon" continues to irritate employers and the Government (Pendse (1981)

[2] A *"badli"* operative is officially on the mill payroll. However, it is understood that he will only work as and when required by the mill. Thus, he is expected to report into work every day, but will only be able to obtain 15-17 days of work on average. During the time of the strike, "badli" workers composed 30-40% of the workforce. At present, this is more like 80. In a survey done in 1983, the average wage of the "badli" operative was Rs27 a day, totalling just over Rs400 per month.

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Changes in working practices and labour composition were, of course, also compounded by the fact that for some time the textile industry itself had faced a general decline (partly because the textile industry had been unable to cope with global competition, particularly that of man-made cloth from Japan). And, as can be seen in Table 8.1, Government measures to prevent closures of textile mills has failed (Baud (1989) p67-9).

Table 8.1 Mill closures and resulting displacement

DATE	UNITS CLOSED	NUMBERS DISPLACED
June 1985	70	94,977
June 1986	75	113,237
June 1987	120	150,000
June 1988	133	178,000

Source: The Indian Textile Workers Federation (1988)

Much personal suffering has been caused by the loss of permanent jobs, but also because most families incurred huge debts during 18 months of the strike. I met several families who are even now struggling to repay loans borrowed at that time. As one wife of a textile worker put it:

"A man's salary is like the main light. If it is switched off, there is darkness.."

(Sunday Observer (1982).

The strike, then, crippled many people who were just about managing to survive. As it is, the textile workers have never earned sums large enough to accumulate savings. Then, there was no welfare assistance from the state during the strike period. The MGKU tried its best to support the most desperate. For instance, some 78% of households received a one-off nominal payment of Rs50 and 5kgs of grains once or twice. Sometimes the union also gave free railway passes or school fees for the children of activists (Tombat (1983) p16). But, these gestures could only be nominal because the union simply could not afford any realistic strike benefits. People did what they could. Some rented out rooms; others returned to the villages; and yet others sought any type of casual work they could find. It is of little wonder then that many people talk bitterly about *"the strike that killed us!"*

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Although legally the "badli" operative is considered to be in "continuous service", this only applies if they have worked a minimum of 240 days per annum. Most "badli" operatives are not able to obtain enough work to meet with this requirement and thus lose benefits such as leave and so forth.
The "badli" system thus wholly benefits the employer in that it allows "general, undifferentiated labour power, infinitely transferable within work processes and infinitely expendable.." and is thus a major area of contention amongst the workers. (All information in this note is based on findings of the Union Research Group, presented in Factsheet Collective (1983) p67.)

Tombat (1983), in the only study I have been able to find on the participation of women in the textile strike, points out how the role of women in these families suddenly intensified and transferred. Many women who had not been allowed to move outside of the home began working as domestic servants and ahyas (childminders); others sought employment in small firms and industries; and, many resorted to making income by entering into "informal" sector activities.

But, whilst during the strike women's intensified participation into income-generation was seen by their families (and by themselves) as a short-term arrangement, this has nevertheless continued with the same intensity after the strike. Women are still struggling to keep up with family debts, and male unemployment continues to be high.

8.2.2 Direct repercussions on the khannawalli activity

The job losses in the textile industry were bound to affect the khannawallis. Firstly, they lost several clients as men returned to their villages. Secondly, the "badli" system has meant that the actual purchasing power of the men has been reduced. They simply do not have the money to pay the khannawallis a realistic sum for the services provided.

Furthermore, what is clearly recognised by the women (but is rarely mentioned in literature) is that during the strike and after, it is women's jobs in the textile mills that suffered most, denying them "formal" sector opportunities that had existed before.

Women feel bitter about this. Whilst thousands of women marched and rallied with the men and organised numerous methods of direct participation (Tombat (1983) p23), there is rare mention of their role in strike support. For instance, within huge files of press cuttings and other "strike memorabilia" held at the RMMS headquarters, I only came across one single article referring to *"textile worker's wives"* active in supporting their husbands (Sunday Observer (1982)). There is no mention of women as textile workers who were also striking for the same issues as the men.

But the media are not alone in dismissing women's participation within the strike both as supporters and as employees. Even trade unions and their leaders fall short of this. In a personal conversation with Dr Samant (in response to a question regarding women worker's problems during the strike) he retorted, *"what problems? There were no problems..."*. On further prompting, he said, *"yes, we have women trade unionists (and pointed in the direction of some women pharmaceutical representatives who were waiting to meet him), but not many in textiles.."* This dismissive attitude displayed by almost everyone concerned, meant that for women workers in the mills, rationalisation, and retrenchment spelt a near end to their chances of employment after the strike.

It must be noted, however, that the strike is not necessarily the singular cause of the decline in women's employment in Bombay's textile mills. As Baud (1989 p72-3) points out, total employment in the Indian mill sector has shown a steady decline over the last twenty years, and within that, the absolute numbers of women workers recruited is decreasing whilst that of the men is increasing (see also Tombat 1986 p40).

At present, if women are employed, it is usually in the winding departments (where the wages are lower in comparison to other departments) and almost always on a non-permanent basis. A woman officer from the RMMS justified this by saying that:

"the women can only work in one department where the work is light...besides, they can only work the first shift from 7am to 3.30pm. It isn't possible for them to work second and third shifts...Women are not preferred in the mills these days because they have many problems. When a woman has a baby, she needs leave and then has to look after it....With modernisation, women are the first to be retrenched."

Why this is so important to the khannawalli activity, is that many women who have lost work in the textile mills have themselves entered into the khannawalli activity. The result is that there is intense competition and overcrowding on the supply side, whilst the demand side is reducing everyday. Thus, as the AMM argues, there is little doubt that negative changes in textile mill employment have had repercussions on the khannawalli activity. However, a point I would like to add here is that despite of assumptions (both in literature and the AMM policy) that these changes have affected khannawallis generally, it is a particular group who have had to make the most adjustments, i.e. the group that has traditionally catered for textile workers (mostly Hindu Mararthas living in textile "chawls"). Certainly (as discussed in the previous chapter) from the sample of scheduled caste khannawallis in this study, it would appear that they have rarely had the "luxury" of clients with permanent, regular jobs and effectively a higher spending capacity. Thus, it could even be argued that the struggles that the "textile" khannawallis are currently facing have always been present for those from lower-caste backgrounds.

Nevertheless, the khannawallis from textile localities form a dominant group, both in caste terms and in terms of visibility (with the two perhaps going hand in hand?), and it was this group that became first involved in action leading to radical changes in a move to shift from isolation towards collective action. In discussing this, the next section shows how external circumstances created by an amalgamation of political motives; changing Governments; and escalating industrial unrest inadvertently led to the founding and consequent growth of the AMM.

8.3 Continuity and change: towards self-organisation

8.3.1 The founding of the AMM: a context

If women's direct contribution to labour struggles within the textile mills has remained unacknowledged and undermined, their indirect contribution certainly received very little attention until the early 1970's. This is well illustrated in the following remark made by Prema Purao (the founder of the AMM):

"I saw their (khannawalli's) problems for the first time, during a long drawn out strike of the textile workers. These women continued to feed the workers despite the fact that the workers could not pay. The khannawallis would pawn their jewellery, even their utensils, to feed the workers. I realised that as trade unionists we had never looked into the problems of these women"

(Source: Everett and Savara (1983) p76).

This realisation eventually led to the founding of the AMM in 1975, and the story of how this happened is usually placed within the context of textile disputes, and even more so in the personal ability of its founder (AMM Annual Report 1990/1991). There is little doubt that Prema Purao worked extremely hard at setting up the organisation, and in this, both her and her husband's (Dada Purao) long-standing commitment as active trade unionists and cadres of the CPI gave them a sound background in working at a "grass-roots" level.

Yet, the circumstances that triggered off the founding of the AMM are much more complex than local events and individual personalities. In fact, it could even be argued that national, rather than local influences played a larger role in enabling the beginning (and consequent growth) of the organisation.

The national atmosphere in the mid 1960's and 1970's was defined by political and economic turmoil, culminating in Mrs Gandhi's imposition of a "national emergency" in 1975. A detailed discussion of why this happened is beyond the scope of this chapter. However, some of the major global and national influences were the rising 1973 oil prices; a devalued dollar and falling value of foreign currency holdings; a steady decline in home export and mass-consumption industries (such as textiles and sugar); and a shift in national expenditure priorities, namely an immense increase in the defence budget following the (1965) Pakistan conflict and the (1971) Bangladesh conflict (Mahtre et al (1980)).

These factors (amongst others) led to a general economic decline characterised by industrial and communal unrest throughout the country. Politically, the crisis was disastrous for the Congress Party who had retained an unchallenged power position for some two decades since Independence. In 1967, the Congress Party had already lost major seats in national elections to a United Front Government and created much discord within the party. The result was that there was a major split in the party by 1969 (Mahtre et al (1980)).

What is crucial to this paper is the point that a volatile atmosphere created by increasing urban and rural poverty, forced the Government to rethink its economic development strategies. What was becoming clear was that policies of planned development had failed to address both (a) the millions living below poverty- line (estimated at 41%-50% of urban and 48%-58% of rural); and (b) the recognition that millions of others could only make a living out of "self-employment" rather than "formal sector" (which the development policies emphasised). In fact, the latter showed a capacity to incorporate only (an estimated) 10% of the labour force at the time (Krishna (1982) quoted in Everett and Savara (1983) p13).

Poverty elimination therefore became a pressing priority and the Government expressed this in its launch of the *"Garibi Hatao"* (get rid of poverty) campaign. But, the unstable political climate also made it necessary for the Government to actually demonstrate a concrete commitment towards poverty elimination and "true socialism". Thus, in a radical rethink, the Government took a closer look at the financial holdings held at home in its commercial banks in order to somehow integrate them into main-stream development. The only way this could be achieved was for the Government to acquire and control those holdings and this was done on 19th July, 1969 when the Government nationalised 14 major banks. (This was in addition to the State Bank of India which had already been nationalised in 1955) (GOI (1987)p289).

Following this, on 21 July, 1969 the Government outlined the aims of public sector banking which was seen as playing an instrumental role in economic development. Thus, the Government directed public sector banks to invest savings into (a) Government securities; and (b) advancing loans for "productive purposes" and new enterprises. What is of particular significance here is that because for the first time, the Government had recognised the economic potential of the "informal sector", productive purpose loans were now available to "small borrowers".

For banks, this necessitated a radical shift in lending patterns which had so far always benefited large enterprises and businesses. Banks were asked to make a special effort to "reach out to the masses" and the "hitherto neglected sectors of the economy" which included groups making a living in agriculture; small-scale industry; retail; small businesses and any "others who have traditionally had very little share in the credit extended by the banks"(GOI (1987) p293). Such groups were (and remain) identified as "priority sector"/"weaker sections" and the banks were instructed to make available a third of all advances for them (Savara (1983) p15). Whilst such borrowing was primarily available for income-generation purposes, in addition, those considered as particularly vulnerable (such as the scheduled castes and scheduled tribes) were also extended "non-productive" loans such as for housing.

This dramatic shift in lending patterns meant that the banks were required to redefine their role from that of a commercial institution to that of "social banking", and in accordance with this they were asked to make themselves more accessible to the "masses" by presenting a populist front in contrast to the former elitist one.

The philosophy that banks should function as instruments of economic and social change was seen as a novel, but hopeful approach by many. As one economist put it:

"there was sound economic logic in the proposition that the deepening contraction of the domestic market which had arisen from the failure of the fruits of development to reach the vast masses of people, could be obviated to a great extent by a massive injection of institutional credit, mainly production credit, to the millions of self-employed production units so that there was improvement in their production as well as employment and general purchasing power; therein lay the hope for a more meaningful process of economic advancement.."

(Shetty (1978) quoted in Savara (1983) p14).

In 1975, Mrs Gandhi initiated the first 20-point Programme which was based on the view that development should primarily address poverty elimination rather than a growth in GNP (GOI (1987)p2). For banks, this meant that a further six were nationalised on 15th April,1980. "Priority Sector" lending continued to be regarded as instrumental in poverty elimination, and this was reflected in the Government's directive (March 1986) to increase loan targets from a third of all advances to 40% of them.

But, whilst the idea of extending institutional credit to smaller/poorer borrowers may well be socially motivated and make sound economic sense, there is a basic problem with it: i.e. how will "priority sector" borrowers who cannot afford bank charges come forward? A partial answer lay in the idea of decreasing the interest rates for such lending. This idea resulted in the policy of "Differential Rates of Interest" (DRI) where "priority sector" borrowers would receive loans at reduced rates.

8.3.2 Social Banking and DRI

In July 1970, the Finance Minister Mr Y.B. Chavan; the Reserve Bank of India (RBI); and other bank executives suggested that the answer to achieving social banking may lie in differentiating between the rates of interest charged, i.e. a higher band for commercial borrowers (with perhaps even an additional surcharge) but a lower interest band for the "small borrower".

This suggestion was investigated by a committee appointed by the RBI (the Hazari committee) which reported in favour of the idea. It was recommended that the "small borrower" should be allowed a concessionary interest rate (2% less) whilst others should continue with the standard rate (although the suggestion of imposed surcharges was rejected). The Finance Union cabinet accepted this proposal, but made what seemed like a small, technical amendment at the time. The Cabinet suggested that the wording used by the Hazari committee (that of a 2% concession for "priority sector") should be changed to a fixed DRI rate of 4% (being 6% of the standard rate at the time less the 2%). Whilst the 4% may have made sense in 1972 when Mr Chavan announced DRI in Parliament, it has since taken on a new meaning. With the standard rate of interest continuing to rise (anything up to 12-20% or even more), Cabinet's amendment has meant that even today, despite these increases, DRI borrowers[3] remain eligible to apply for loans at the set interest rate of 4%, which in many cases is far lower than rates charged by local moneylenders![4] (This paragraph relies heavily on Everett and Savara (1983 p18)).

In theory, therefore, DRI has indeed opened up institutional credit facilities for those borrowers who are trying to eke out a living in the "informal" sector. However, the reality is somewhat different and the programme has not been able to reach as many people as it desired to. The implementation of DRI, has always been fraught with difficulties and in the 1970's and (even today) the schemes devised to encourage small borrowing often remain "paper schemes". The failures arise from problems experienced by both borrowers as well as lenders.

Firstly, the borrowers lack information and are often not aware of schemes they can take advantage of. Secondly, even if they do, many will tend to shy away from banks and the reasons for this often lie in the very makeup of the type of borrower that DRI targets. Such borrowers are often illiterate and have little prior knowledge of bureaucratic procedures, particularly banking. Additionally, the (perceived) authoritarian attitudes of banking staff provoke a real fear of officialdom and it is

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[3] DRI borrowers include *"any persons engaged in production activity/business whose annual income does not exceed Rs7,200 in urban/semi-urban/metropolitan areas and Rs6,400 in rural areas. Weaker section students; physically handicapped persons; orphanages; women's homes are also eligible"* (Joint Publicity Committee: Public Sector Banks (1989))

[4] Although DRI remains at 4%, other "priority sector" lending programmes are at differing rates, even if all are below standard rates of interest. Thus, the Self-Employment Programme for Urban Poor (SEPUP) requires a repayment interest of 10%; Integrated Rural Development Programme (IRDP) is also at 10%; whilst the Self-Employment Scheme for Educated Unemployed Youth (SEEUY) varies between 10-12% according to the location. Repayment periods also vary from 3-5 years (Joint Publicity Committee: Public Sector Banks (1989))

common to come across rumours of imprisonment and arrest as a consequence of non-repayment.

Although such factors are strong deterrents, studies on DRI lending (Everett and Savara (1983); Everett and Savara (1984)) (as well as my own conversations with the khannawallis) show that the biggest drawback for the borrowers is, however, the length of time it takes to receive each loan. People in poverty situations simply cannot wait for months until they receive enough money to carry out their income-generating activities. Such activities must continue whatever the circumstances if daily survival is to be ensured, and money needed for that has to be sought immediately even if it from a moneylender who charges inflated interest rates. Besides this, another problem is that it is usually the banks and not the borrower who calculates how much is required for a particular activity. The amount so calculated may often be inadequate and may therefore be put to other uses rather than the designated purpose of economic "productiveness"[5].

For the banks, DRI administration has caused numerous difficulties. From the very outset, whilst some bankers were excited at the idea of initiating a banking system unique in the world, others however were reticent about the commercial value and financial viability of the exercise. Thus, one bank manager, in explaining DRI administration to me said:

"if out of one hundred, even if one family comes to power, then DRI is useful."

On the other hand, another bank official said:

"why finance a hundred people for Rs5,000 when it will cost far less to loan Rs5 lakh to one?"

How much effort the bank and its staff are prepared to make in the meeting of DRI target directives thus often depends on local interpretation of its value. Whatever the individual feeling, the banks are nevertheless required to fulfil their quotas. However, the inability to meet these targets certainly created a major difficulty in the early days, and to some extent remains a pressing problem even today.

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[5] The ceiling limit of a DRI loan at present is Rs5,000 for "term" loan and Rs1,500 for working capital. The repayment period is up to 5 years for the "term" loan and a year for the latter.

Applicants do not, however, receive what they apply for, but the amount is often suggested by the banks who sometimes draw up specific schemes. Everett and Savara (1983 p25) cite two examples of such schemes and their cost calculations:

VEGETABLE VENDOR
Fixed capital: up to Rs1,000 for stall, baskets etc.

Working capital: up to Rs200 for vegetables (Rs500) for onions; coconuts
Margin: 10%

"HOUSEWIFE" SCHEME (VARIETY OF ACTIVITIES)
Loan: up to Rs10,000
Margin: 10% DRI interest 4%; other 12.5%
Repayment: not to exceed 3-4 yrs

Such failure is often not due to a lack of effort on the bank's part, but the very conditions that are embodied in DRI lending itself. Following any application, the administrators are (a) firstly required to verify that the borrower meets with the DRI eligibility criteria (as outlined in Footnote 3); (b) that the purpose of the loan is specifically geared towards "productive purposes" and will solely be utilised as such; and (c) that repayments of irritatingly small amounts of loans (that are minimal in the first instance) are met with regularly (Source of information: personal interviews with branch managers and DRI administrators of The Dena Bank and The State Bank of India).

In order to administer DRI, banks have adopted at least two models, that of centralised lending and that of (the more popular) decentralised lending. In a detailed study, Everett and Savara (1983) illustrate the workings of both these models. With the centralised model, the role of the banker is completely redefined to that of being what Everett and Savara call "a street-level bureaucrat" (1986 p214-221). Here, lending functions through "Weaker Section Advancement Departments" (WSAD) set up specifically for that purpose (with the reasoning that specialised personnel will be able to offer better and clearer assistance to the poor). The sections draw up schemes under which borrowers can apply (such as those mentioned in Footnotes 4 & 5); issue simplified forms; repayment "passbooks" using stamps (instead of figures) to indicate amounts repaid by illiterate borrowers; and so forth. What is significant in this model, however, is that WSAD employ special personnel to deal with "weaker section" borrowing who are not involved with any other banking business. WSAD staff thus spend their time solely investigating loan applicants; collecting cash repayments; and generally extending banking to the poor. But, as Everett and Savara (1986 p216) note, *"it is a job most of them did not expect to do"*.

(Mainly middle-class) WSAD bank staff, who take on this role of "street-level bureaucrats"[6] are usually wholly uncomfortable about entering slum areas defined by their unhygenic and undignified conditions. Amongst the constantly moving population here, it takes hours just to find the person named on the application, let alone verify the annual income or the purpose of the loan. As for collecting repayments, not only is it an impossible task to trace the borrower on many occasions, but sometimes also involves a personal risk of being beaten up "goondas" (thugs) (Everett and Savara (1983) p30-33). In addition to the difficulties and stress created by the work itself, WSAD employees also see themselves as missing out on other personal opportunities such as training for promotion, and feel that they may even be discredited if they are unable to meet with DRI quota targets. WSAD jobs are, therefore, not exactly popular with banking staff and the demoralisation often reflects on their inability to meet DRI and "weaker section" quotas.

The decentralised model, on the other hand, includes a dispersal of the bank's quota to all its branches in the argument that this will make DRI lending more accessible to the poor who will not have to travel long distances. Here too, simplified procedures are also adopted for loan administration, but whilst "weaker section" lending may be the responsibility of particular loan-officers, no one is assigned exclusively to that (Everett

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[6] Everett and Savara (1986 p214) use Lipsky's (1980) definition of a "street-level bureaucrat", whom he argues has to solve the basic problem of "how is the job to be accomplished with inadequate resources, few controls, indeterminate objectives and distressing circumstances?"

and Savara (1986) p215). In both these models, given the restricted human and physical resources, it is impractical for each bank to target and identify individual applicants and chase others for repayments at the same time. The result of this is twofold. Firstly, banks will seek help from "intermediaries" in a variety of guises. Everett and Savara (1983 p62) identify agencies set up by the Maharastra State Government (the Backward Classes Corporation (BCC) incorporated in 1978); local "social workers" (who are usually self-appointed community leaders); others of "social standing"; and finally women's organisations.

These intermediaries will forward a list of names to each branch or WSAD which means that the bank officers will have some point of reference in identifying and verifying the application. The intermediary will also act as some sort of guarantor towards repayment. Within these differing intermediaries, the BCC has not always had an easy relationship with banks, with the former accusing the banks of insensitivity and the banks accusing the BCC of not verifying applications properly (Everett and Savara (1983 p73); the "social workers" and others are usually seen as publicists who only forward names that will win them personal or political benefit, and as one loan officer told me:

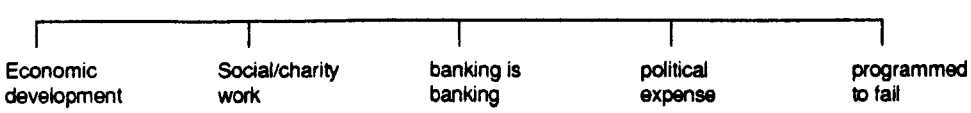
"I often cancel the names out, but look at these files...they put the same name again and again."

Some women's organisations on the other hand have achieved a positive relationship with the banks (a point that is detailed in the next section).

Apart from the growing use of intermediaries, the second characteristic of DRI administration is the inevitability of non- repayment of many loans. The consistency at which this is happening is staggering, and sometimes has reached levels where repayment is as little as 30%, as in 1980 (Reserve Bank of India (1980) p125 quoted in Everett and Savara (1986) p221). It is thus little wonder that many bankers regard "weaker section" lending as social or charity work.

To sum up, banker's attitudes to "weaker section" and DRI lending contain many contradictions and tensions and are well illustrated in Figure 8.1 (which I borrow from Everett and Savara (1983) p137).

Fig 8.1 Banker's characterisation of "weaker sections" lending



It is clear that whilst "weaker section" lending and DRI continue to be problematic for both lenders and borrowers, the idealism behind it remains, and from time to time is displayed at many political gatherings, particularly at election times! How much economic regeneration has been enabled by lending to "small borrowers" is another question, but what is more important to this chapter (and to the thesis) is that DRI has been utilised as a major strategic point leading towards self-organisation for a number of women's organisations. The next section examines how the need for credit initiated the khannawallis to organise.

8.3.3 DRI as an organisational strategy

The above discussion raised the point that whilst policies affecting lending activities of public sector banks have been directly shaped by central government imposition, the "reaching out" of "weaker sections" borrowing (in this case mostly for those residing in urban slums) has been left to state governments and the initiative of individual institutions. Thus, although nationally "weaker section" lending has received much publicity, there is comparatively little attention paid to local mechanisms and structures that are necessary in order to make it happen. It is of little surprise, therefore, that banking institutions with minimal experience and knowledge of "small borrowers" should rely on local intermediaries to supply this. Banks have been obliged to seek out and "court" those who may help them disperse "weaker section" quotas.

The motives of those who are willing to mediate between banks and the poor are varied. For instance, Savara and Everett (1983 p48- 61) cite numerous examples of self-appointed "social workers" who stand to gain (a) an increase in social status; and (b) monetary gain by acting as such intermediaries. Of direct relevance to this chapter, however, are those who are politically or socially motivated. In helping the banks in dispersing "weaker section" quotas, such individuals and groups are able to gain direct access to large numbers of rural and urban poor. In turn, this will allow such intermediaries an opportunity to further their own particular cause.

Thus, shortly after the parliamentary announcement of DRI lending, in their capacity as CPI cadres, Prema Purao and her husband (who was the Secretary of the All India Bank Employees Union at the same time) met with one of the Chief Managers of a bank in order to discuss DRI loans. Their aim (even if unknown to the bank) was twofold: (a) to explore ways of reaching loans to the "poor and the needy", and (b) how in doing so, the CPI could possibly re-establish strategic contact in the areas where it was losing hold. According to accounts, however, the meeting failed to produce an "ingenious and brilliant plan of action" and the idea was thus left in abeyance momentarily (Mahtre et al (1980) p6).

In the telling of the story of how the AMM was founded, this event and its purpose appear to have been lost. Instead the starting point of the story centres on a couple of catalytic incidents that took place shortly afterwards, and are narrated time and time again in AMM Annual reports and to foreign visitors. The first involves a khannawalli (herself a CPI member), reporting to Prema Purao that she was selling her room in order to repay the huge amount she owed to the moneylender. Without a permanent place of abode, the khannawalli saw no possibility of continuing with her activity, leaving her with little choice but to return to her native village in Satara. The second incident is perhaps even more horrific and directly highlighted the power of moneylenders on those in debt. This concerns a khannawalli who in the face of mounting debts, set fire to her 'zopaddpatti' in order to kill herself and her two small children (AMM Annual Report (1990 p2)).

As Prema Purao investigated these cases, it became clear that the moneylenders (true to their image) not only charged exorbitant interest rates, but were also taking full advantage of the women's illiteracy and fear by falsifying and grossly misrepresenting the sums owed. Thus, in turn, the clearing up of initial debts required further and further borrowing which meant that the debt cycle was continuously being reinforced.

Yet, borrowing is essential to those in poverty and the moneylender could only be disposed of if an alternative source of credit is made available. In this, Prema Purao at once saw the role of DRI loans in replacing the importance of the moneylender to the khannawallis. The problem, however, lay in the bank's definition of a "small business" and the khannawalli's invisible home-based activity did not neatly fit into that.

Thus Dada Purao advised his wife that there was no realistic chance of khannawallis obtaining individual DRI loans, and suggested that they re-contact the bank in order to explore any other possibilities. At the second meeting, the "ingenious" plan did materialise when a local branch of Bank of Baroda agreed to pilot a scheme specifically designed for the khannawallis under the "weaker sections" lending programme. It was proposed that khannawallis whose annual family income was less than Rs3,000 would qualify for DRI (at 4%), whilst others could borrow at 12% (Mhatre et al (1980 p8)). The only stipulation was that the khannawallis approached the banks in groups of 15 or so rather than individually.

This stipulation, however, proved very difficult in practice and Prema Purao faced considerable hurdles in forming the first group. Firstly, the women themselves were highly reluctant in getting involved with the banks. As Gitabai, one of the khannawallis from the original group put it:

"When Tai (elder sister: Prema Purao) talked of going to the bank to free us from the moneylender's clutches, the thought seemed impossible. So far he had full control of our lives....our thoughts became chaotic...the whole night I could not sleep wondering how we could disconnect the "marwari" from our lives....in sickness, at times of marriage, at the end of the month, he was always there with his red-bound dog-eared ledger book. He made entries....we never knew what he wrote... the borrowed amount was given to us after deducting interest...." (Viegas (1983) p11).

Secondly, envisaging a decline in their powerful and lucrative trade, the moneylenders in the locality began to threaten families, frightening them with rumours about consequences of non-repayment. They even resorted to physical violence, with Prema Purao herself being stabbed on one occasion. As the antagonism escalated, the formation of a group appeared to be a hopeless task.

Apart from external difficulties of this type, other real hurdles lay in the internal power structures of the household and male attitude. It was clear that without the approval of the men, the women would not/could not take part in the scheme. In this, Dada and Prema Purao's credibility as active trade unionists was enabling in that it allowed direct access to male textile workers. Once the men were convinced of the benefits of the scheme, it was both the husbands and the clients who in effect "persuaded" a number of women to form the first group. A point to note here is that this near reversal in male attitude did not apply generally and was only forthcoming from those who were already politicised to an extent. Thus it is not a coincidence that the families of all fourteen women in the first group were directly involved with the CPI to some degree. The first application (despite its revised and simplified forms) took four days and four nights of continuous work to complete (Savara (1983) p77). This was submitted in 1975 and after six months, on 27 April 1976 the khannawalli scheme was officially launched in the presence of Yashwantrao Mohite (the Finance Minister of Maharastra) when each woman received a loan of Rs 1,500 (Mahtre et al (1980) p8).

The publicity accompanying the loans (even if this was meant to benefit the banks and politicians in the first instance), received an astounding response in neighbouring localities. As news of the success spread, for the first time, the poor began to consider bank borrowings as a real alternative. In this the bank's insistence on group lending meant (a) that banks could pass on the onus of identifying suitable applicants onto someone else; (b) that in comparison to individual lending, group lending would cost far less to administer; and (c) that group loans ensured a higher rate of repayment. This is because groups pressurise individuals to pay up so as not to jeopardise the whole group's chance of re-application. For the women, however there were far-reaching implications, and the bank's stipulation inadvertently created an initial stepping stone towards empowerment.

Group formation began to draw together women who had previously been isolated. In the process of working together for loan applications, women began to share their problems: problems with the khannawalli activity; problems with male members of the household; problems of dowry demands; and so forth. Under Prema Purao's leadership, the sharing of problems soon opened up questions of a common future and the purpose of group formation shifted dramatically from its original aim to one of building an organisation to represent and voice the needs of the khannawallis. This led to the foundation of the AMM and ironically, the banks had helped to achieve what both trade unions and political activists had failed in, i.e. organised the "unorganisable"!

8.4 Towards self-organisation: The growth of the AMM

8.4.1 A question of identity

Even before the first loan application was processed, the khannawallis had founded the AMM, which was registered as a charitable trust in 1975. The "official" argument was that registration was necessary in order to *"provide a distinct legal identity"* so as to *"avail of and implement Governmental schemes"* (AMM Annual Report (1990) p3).

But whilst a legal identity may certainly be an issue for administration purposes, in itself this had little meaning to the groups of women involved. Perhaps what was far more meaningful was how the organisation related (or intended to relate) to the women's daily lives. In this, the starting point lay in the very name of the organisation itself.

As pointed out previously, the khannawallis have generally been typecast as illiterate, "backward" women whose "respectability" is highly dubious. In keeping with Gandhian philosophy,[7] the first step was to replace their negative occupational title with a

[7] In challenging casteism and segregation of low-castes, Gandhi renamed those who were rendered as "untouchables" by society (such as the sweeper castes of "bhangis" and the "mahars"). In calling them *"Harijans"* (children of God) and in working with them sweeping streets and cleaning latrines, he showed India that such work was not only essential to society but, contrary to what the Brahmins had maintained that there was nothing "polluting" about it. "Harijans", like the Brahmin, deserved the same right to enter a place of worship and the same right to full social participation and equal treatment.

positive one. The khannawallis became the "Annapurnas" after the goddess Annapurna who (when her husband deserted her) not only continued to ensure that her family was always supplied with food, but also ensured that the rest of the world did not go hungry. Thus, Annapurna is a much revered figure in Hindu mythology and by making a direct comparison between her and themselves, the khannawallis immediately posed a challenge to those who saw their income-generating activity as dubious. If Annapurna had found strength to ensure her family's survival, so do they; and if Annapurna had ensured a food supply for thousands others, they too meet the essential daily food requirements of the huge numbers of Bombay's migrants.

What is even more important is that the AMM gave the Annapurna a collective identity and a collective strength which they very much aimed to make public! For instance, one of the first actions that women took as members of the AMM (and one they still recall with some pride) concerned one particular moneylender notorious in their locality. Instead of arguing over accounts that they could neither read or decipher, women who had been previously been terrified of moneylenders were able to humiliate the man publicly. In a show of defiance they beat him with their sandals and dragged him to the nearest police station!

Although their methods may be questionable, the point is that the women gained more strength by showing strength. The incidence was deliberately carried out in full public view so that the news of their actions could spread to others who intended to harass them in the same way. The message was clear: if the khannawallis had put with the situation for a long period of time, the Annapurna would not! (Such strategic methods of action are still used today. For instance, I witnessed an incident where several Annapurna women forced a shopkeeper to empty a truck full of food supplies that he was trying to divert, possibly to the black-market. The operation was planned and organised, and was seen as the only method that would achieve instant results.

But, the struggles of the Annapurna have never been confined to external situations. Whilst alcoholic or violent husbands and sons are certainly the individual's problems, the situation is so common the women realised that here too they needed to support each other. Women were encouraged to talk openly about domestic situations. Those women who were under excessive pressure were "helped out" by others who took to collective "scolding" and "criticising" of "unreasonable" men. In a society where (a) women are socialised into believing that they must accept such male behaviour as norm; and (b) should not concern themselves with other people's domestic affairs, this was perhaps an even more of a radical step than the one discussed above. Individuals have certainly benefited from this type of support and women often regard their AMM membership as a measure of protection against male behaviour within the home. One woman, for instance, told me that she saves money in the moneybox supplied by the AMM. She thinks this is the only safe place she can store money in the house because although the box is in full view of the others, none of the male members would dare to break into a box bearing the AMM logo (even when drunk).

As the AMM became more visible, others were more willing to form new groups. The eligibility criteria for AMM membership were simple: a woman must be involved in the "khannawalli trade" and she must be in the process of applying or be in receipt of a DRI loan obtained by the AMM. Thus the AMM continued to stress its role in obtaining credit and certainly the primary aim of the new members was also that, but what is also apparent from the stories that the women narrate is that the khannawallis

began to regard the AMM as more than a credit agency. The AMM began to be viewed as an organisation capable of addressing issues that related directly to their own life situations.

As the groups expanded, the informal meetings that had taken place between the first fourteen women became more formalised. These began to take place on Saturdays at Prema Purao's house and it soon became apparent that what was needed was for the AMM to have its own base. The problem here was that although the Government and other aid agencies eventually donated heavily towards the cost of premises, in the late 1970's when the idea was first discussed, the possibility of obtaining funding for an organisation representing poor, illiterate women was very little.

Thus, the women decided to contribute Rs50 each from their loan receipts towards a building fund, and within two years, Rs40,000 had been collected from some 800 members (Mahtre et al (1980) p20). But the question of how "voluntary" these contributions actually were caused a rift amongst the membership. Rs50 is a lot of money for an impoverished person and the organisation faced considerable difficulty in arguing politically for the need of a base amidst accusations such as:

"Mrs Purao is collecting bribes" and *"a building for women?...they will only gossip and fight there!"*

The leadership, however, maintained its stance with arguments such as:

"it is our own hard-earned money we are contributing for the building. It will provide a training centre meant to better our daughter's future"

(AMM Annual Report (1990) p3)

and the policy of deductions at source for this purpose still continues today. In September 1983, the AMM bought small premises (1,000 sq ft) at Dadar, within the heart of the textile area. In doing so, the Annapurna women had established their presence firmly within that very locality which had taken them for granted over many decades.

8.4.2 Organisational structure and "grassroots" participation

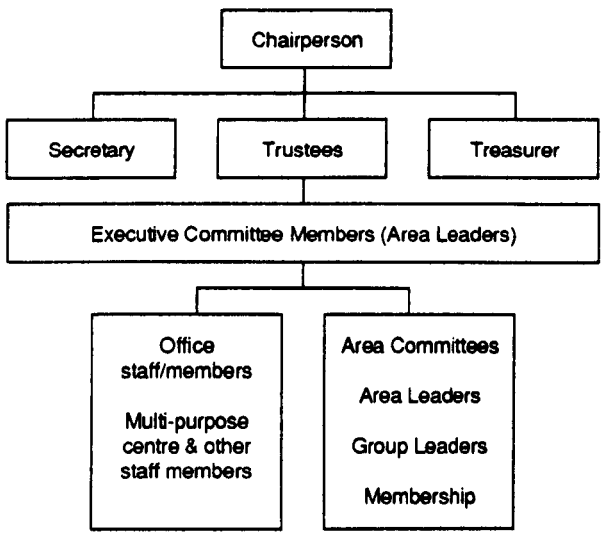
Today the AMM occupies larger premises and claims a membership of over 51,000.[8] It admits that credit facilitation continues to play a major role in the organisation. But within that, the AMM strongly views itself as an instrument of empowerment. And in order to combine these two (somewhat conflicting?) roles, the group formation proviso of credit programmes has been ingeniously exploited to raise awareness amongst the membership to produce a "grassroots" leadership. In order to understand

[8] These figures are taken from the 1991 AMM Annual Report. However, these may be misleading because (a) the membership records were not fully computerised at the time of writing; and (b) because membership is based on borrowing, it is possible that those who have borrowed more than once may have their name noted more than once

how this is done, it is firstly necessary to consider the structure of the organisation as it is today.

Figure 8.2 illustrates that behind a large and ever-increasing membership (backed by very limited resources), lies what is in fact a very simple and straightforward structure. Within this, the role of groups is pivotal because it is here that the principle of "grassroots" participation and a "grassroots" leadership begins.

Figure 8.2 An organisational model: The Annapurna Mahila Mandal (AMM)



(adapted from the AMM annual report (1992) p13)

Each group, of necessity, will choose a leader who will co-ordinate loan applications and repayment. Thus, the group leader herself is a part of the group, and is chosen from within its ranks. It is important to remember, however, that whilst the group leader has probably been chosen because she has already displayed some leadership characteristics, like the rest of the khannawallis she will have (a) little knowledge of the workings of the banks or loan applications; (b) little or nil literacy and figure-work skills; and (c) little experience of AMM membership. She will therefore need to be trained very quickly into these requirements and the responsibility of this lies with the area leader. Thus (at least in theory), the area leader "supervises" and demonstrates skills to the group leader whose own personal development will in turn influence that of the rest of the group.

The role of the area leader in evolving a "grassroots" leadership is therefore crucial. What is important here is that the area leader herself will have gone through this very process at some point and will have gained considerable experience as well as shown a strong commitment to the AMM before being elected to the post. Her guidance to the new group leader (and the group) will therefore be based on the knowledge and understanding of the locality; the community; and the khannawalli activity that no outsider or leadership "from above" can hope to provide.

In turn, the area leaders are answerable to area committees (which consist of five elected area leaders). At a local level, the area committees support area leaders in the day-to-day running of the AMM activities as well as co-ordinate group formation and

rotation of loan applications.[9] At a central level, the area committees input directly into the executive committee which is responsible for the overall planning and policy making for the organisation. The executive committee along with other post holders (such as secretary; treasurer) are elected by the membership at the annual general meeting.

What is also interesting to note is that the principle of running an organisation "for the khannawallis and by the khannawallis" is further carried out in the employment practices of those who carry out paid work for the AMM. These include office and administration staff and those employed at the catering and training centre (see the next section for detail). The majority of staff currently employed at the AMM are either khannawallis or are daughters of the same.

However, this has not always been the case, particularly as far as administration and office work was concerned. Because most of the women represented by the AMM lack literacy skills, it was initially difficult to meet these needs from within the membership itself. Therefore, the organisation was forced to consider "outsiders".

After much debate on the suitability of such persons, ironically, the AMM decided to employ men who shared similar social and economic backgrounds as the khannawallis rather than women from higher class or caste groups: a radical step for a women's organisation (Savara (1983) p79).[10] Thus the AMM employed a man for one of its "top" positions, that of an accountant/PR assistant (and although he left three years ago, he has been replaced by another man). The AMM continues to accept male involvement, particularly from those associated with the CPI and trade unions. Perhaps the only paid "middle-class" woman was a lawyer employed to deal with member's legal cases. (She has left the organisation some four years ago, and to my knowledge has not been replaced).

During the course of time, however, the AMM has made concentrated efforts to develop these types of skills within their own ranks and particular attention has been paid to training younger women into accounting and management. Whilst the core of such training is internal, a selected few have also received sponsorships from external agencies (including foreign educational establishments such as The Cranfield Institute).

Group formation at a local level has thus been instrumental in developing a framework which (a) is capable of allowing democratic participation at all levels; (b) developing a leadership "from below"; and (c) identifying common problems in order to seek common solutions. The next section considers how, within this framework, the AMM has enabled women both at an individual and at a collective level to (in their own words) "begin to speak".

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[9] Despite the fact that the AMM have a lengthy relationship with the banks as well as an exemplary repayments record, their share of the DRI quota is nevertheless restricted. The EC therefore has to (a) constantly "court" branches which may have unspent DRI money to lend; and (b) to make sure that this is shared out fairly between areas. Each area is dealt with in turn, and often when an area is due to receive its share, the EC will instruct the area leader to identify a new group.

[10] It was argued that women from middle-classes (who are used to taking a social work/charitable approach to poor women) may display attitudes of superiority and lack the commitment and motivation required by the organisation. Thus, commitment was sought on the basis of a shared class/caste identity instead of that of gender.

8.4.3 Looking to the future

Today, beside credit facilitation, the AMM runs extensive programmes geared towards addressing the short and long term problems of the Annapurna. These include programmes on education; vocational training; health; and legal aid. But, what is important here is that the majority of these programmes co-function at both the local and a central level.

For instance, education (understood as basic literacy training and "awareness raising") is carried out continuously at local bases within various localities as well as the AMM premises. At a local level women are taught to sign their names and gain numeracy skills by area leaders and others who may have acquired some formal schooling. (Their children are also taken into consideration and the AMM assists single mothers by supplying school books and equipment for those who cannot afford them). Women who work at the centre are further given a "functional" education which includes keeping cost accounts for activities carried out at the AMM premises (see Figs 8.3 (i) & (ii)). Some have made even further advances and there are exemplary achievements of previously illiterate women who have been successful in obtaining formal qualifications such as the SSC (Secondary School Certificate).

At the same time, "raising awareness" is considered to be an integral part of ongoing education. The centre plays an active role in facilitating discussion. For instance, there are weekly film shows followed by group discussions on issues arising from that. In addition there are regular meetings on Saturdays where area and group leaders discuss issues such as dowry; the sati system and so on (often these discussions follow on naturally from current events or any incidents that have arisen in localities). As a part of the "awareness" programme, AMM members have also participated in exchange visits with other women's organisations and undertaken "exposure" trips to places such as New Delhi; Agra; and Goa. For women who have often never moved outside of their localities, these trips are regarded as being of immense value in providing both information and pleasure.

In view of the problems that the khannawalli activity is facing at the present time, the AMM has also made a concentrated effort to address the future of the activity. This is done partly by exploring alternative cooked food markets and partly by running extensive vocational training programmes, particularly for the daughters of khannawallis who (faced with decreasing custom as well as increasing competition) may be ousted out.

Thus a catering unit provides training in the preparation and processing of "middle-class" foodstuffs that khannawallis would not ordinarily have dealt with (such as papadoms/masala; fruit/cane juices)(see Figs 8.4 (i)). In a move to seek a newer type of clientele, there are also attempts at procuring contracts to supply office workers with tiffins. Here, the AMM has been successful in negotiating a contract with the Nurses Training Institute where 300 students and staff are supplied tiffins by 20 AMM members (see Fig 8.4 (ii)).

However, not all such ventures have been successful. For instance, after contracting their services to a large telecom canteen, within a short period (4 months) the contract was lost to a private firm who undercut the AMM. Nevertheless, the AMM building at Dadar is used as a training centre for approximately 250 women who pack some 1,000

tiffins everyday for office workers. The AMM has also sought to enter markets for order-based catering (such as for weddings). These attempts to make inroads into a middle-class market have meant that the Annapurna have had to quickly learn how to cook new food varieties at a level of hygiene and presentation acceptable to the new-type of customer.

Again, bearing in mind the present decline of the activity, the AMM has felt it necessary to offer training that may enable entry to alternative venues of income-generation. Amongst others, such training includes tailoring (manufacture of handicrafts as well as items such as Rexine handbags) (see Figs 8.5 (i) & (ii)); learning to handle office equipment ranging from photocopying and cyclostyling machines to computers. Further, a new venue (the Vashi Centre) is currently under construction and it is envisaged that the centre will enable an expansion of the vocational training programme and also provide some facility for working towards formal qualifications, particularly for the younger women.

Although here I have been only able to cover the gist of activities that the AMM is involved in, finally, it is important to mention the founding of AMM's own co-operative credit society on the 2nd of March, 1986. This was set up with the AMM's own funds which were rather small at the time, but it was felt that the lengthy procedures and delays experienced with DRI borrowing did not meet any urgent loan requirements that the women might have.[11] Even within the first year, the society showed a 100% recovery rate and made a modest profit of Rs8,000 (AMM Annual Report (1990) p23). The society continues to show profits and (following the SEWA model) urgent loan schemes have been extended to women involved in income-generating activities other than the khannawallis (such as vegetable vendors; rag pickers; bidi rollers)

There is little doubt that today the AMM is an important model of development and organisation "from below". Like other such organisations (SEWA; WWF) it now receives continuous attention from both Indian dignitaries; foreign delegations; and foreign funding agencies (such as OXFAM; The Ford foundation) eager to lend sponsorship. The AMM has also provided some input into "Sharamskati" (1988) and clearly is instrumental in giving the women "a voice". At an organisational, central level the AMM can therefore be generally regarded as successful and has been presented as such in the few (somewhat scattered) pieces of writing that have told its story. My aim in the next section, however, is to shift away from the centre to the individual so that I can explore how the AMM might have (or not) benefited women at a personal level

[11] The AMM; SEWA; and the WWF experience shows that there are many tensions between such women's organisations and nationalised banks. Thus SEWA started its own bank in 1974 but continued to deal with nationalised banks until 1976. From then on SEWA has relied completely on its own resources. Similarly the WWF has also started its own Co-operative Credit and Service Society in May 1981, relying on its own resources. But, the WWF has also entered into negotiations with the Government to procure decreased rate direct lending for women

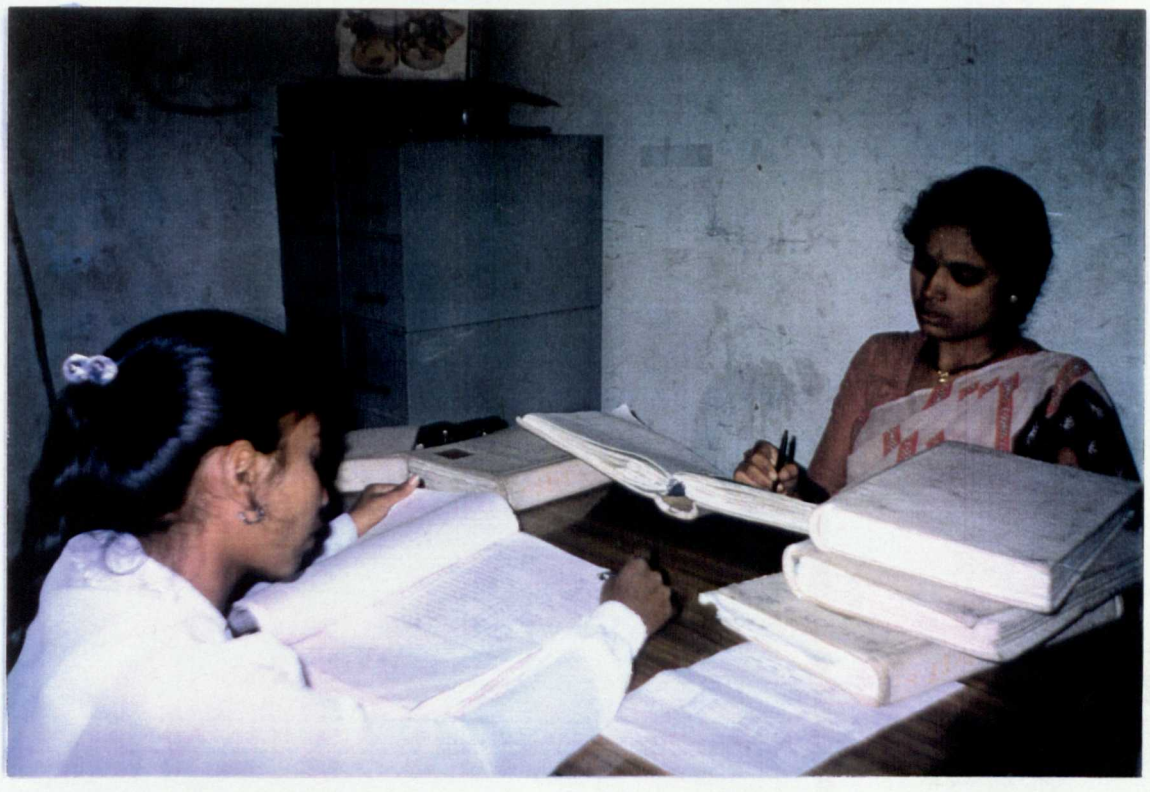

Fig 8.3 (i) & (ii) From illiteracy to accounting

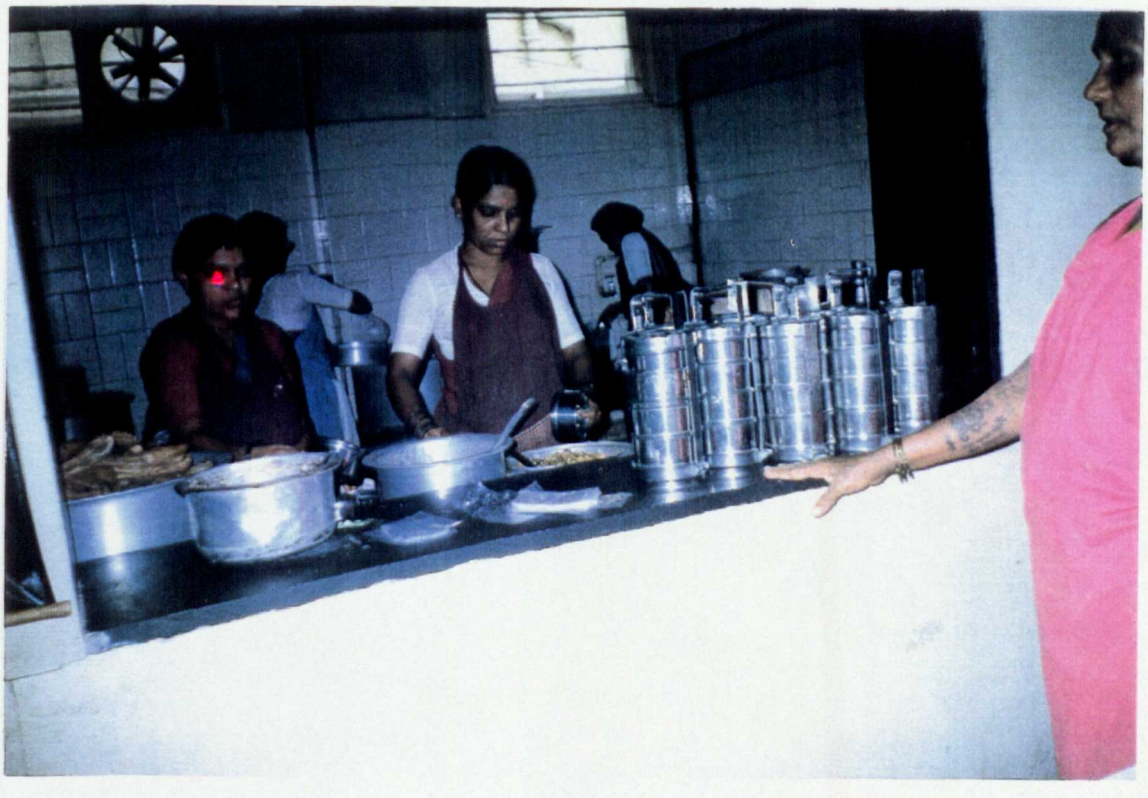

Fig 8.4 (i) & (ii) Isolated women come together: Catering at the AMM Centre

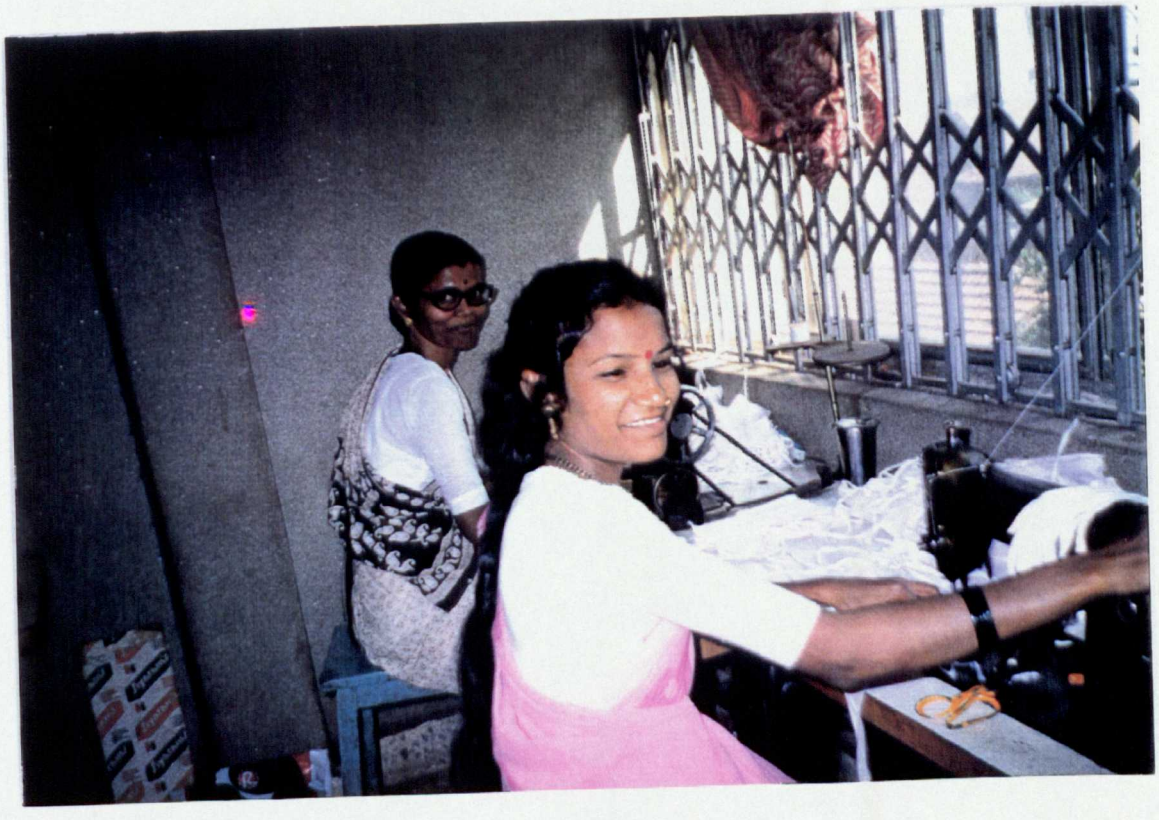

Fig 8.5 (i) & (ii) Acquiring alternative skills

8.5 Access to credit and "grassroots" participation: meanings to the individual

Whilst recognising AMM's general success in meeting with its broad objectives (of credit facilitation and empowerment through grassroots participation), this section now considers how the khannawallis interpret that success at an individual/personal level. It argues that whilst credit is important, what is more important is the self-empowerment that organisation brings.

8.5.1 Obtaining credit: who benefits?

The AMM's concentration on credit facilitation for women is in keeping with a growing recognition that women's income-generating activities require access to credit. In fact, as Berger (1989 p1017) points out, in recent years, there has been an increasing focus (both in development literature and development programmes) on direct support through credit. Credit is seen as the "missing ingredient", and whilst there is validity in this argument, Berger and others (Everett and Savara 1986) also point out that credit should be treated with some caution because it: *"cannot be regarded as panacea to cure the ills of all self-employed women in the informal sector"* (Berger (1989) p1030).

As discussed earlier, whilst the AMM is clearly concerned with numerous activities other than credit facilitation, it nevertheless spends (or perhaps has been forced to spend) considerable time and resources in obtaining bank loans for its members. In fact, as pointed out earlier, AMM membership can only be obtained if a woman applies for a loan. Equally the AMM appears to consider credit as a major factor in poverty alleviation and it is common to hear generalisations of how the AMM has "freed its members from the clutches of the moneylender" in AMM public speeches, and read the same in their annual reports. The AMM also claims that credit facilitation has allowed their members to adopt a more organised approach to their income- generation, and in turn allowed them to increase their income.

However, my observations and conversations with the khannawallis tell a different story. In purely monetary terms, the women I spoke with generally welcomed DRI loans, but the money itself rarely affects their activity directly, or enables the radical changes that the AMM refer to. I suggest that what is happening instead is that the women (and their families) view the AMM loans as yet another source of credit to be utilised for daily survival rather than an input into the khannawalli activity. Yet, as I attempt to show below, this does not dismiss the indirect benefits that credit can bring to individual women.

There are several intermingled reasons for this, of which three most important can be that (a) the actual amount lent is minimal (after membership; building fund and savings reduction, the women often receive only up to Rs1,500); (b) the time it takes to process the application is far too long; and (c) within the household, the decision of how to utilise the loan is often out of the woman's control.

To take the last reason first, my data clearly show that until the receipt of a fourth or fifth loan, the money is rarely utilised for the purposes stated/intended (even in women-headed households). When loans are first received they are overwhelmingly used to (a) pay off the household's most pressing debt at the time (this applied to both male and female-headed households); and (b) contribute to other absolute necessities such as house repairs; dowry payments; medical expenses and so forth.

Therefore contrary to the stated intention, money received specifically to facilitate the khannawalli activity is (more often than not) treated like any other borrowing towards household expenses and the decision on how it is to be spent does not rest on the recipient of the loan, but the head of the household who is generally a male. In fact, on one occasion when I accompanied some women to their homes after a very public, grand "loan-giving ceremony" (attended by a famous film star; top ranking bank officials; and television camera crews), at least two of their husbands who were waiting at the entrance of the locality immediately took the cash away from them.

I did, however, come across a number of women who tried to control the loan input. For instance, in my sample, some 30% had specifically borrowed to purchase new technological devices such as food processors and pressure cookers directly from the AMM (at warehouse prices to be repaid in instalments). However, there were two striking points that differentiated these women from the others: (a) in all cases this was never the first, but usually the fifth or sixth loan; and (b) secondly, these women were mostly very active members of the AMM, and some were group and area leaders, raising the question of whether they perhaps had a stronger ability to bargain within the household?

But, in the majority of the cases, if there was any direct input into the activity in the first instance, this was in short-term rather than long-term investment (such as buying extra rations).

Finally, it would appear from the information I have gathered that the AMM claim of freeing women from moneylenders is a gross exaggeration. There is no doubt that the AMM has intervened in specific cases when moneylenders have falsified figures or terrorised the woman in question. However, the majority of the AMM members interviewed continue to be indebted to moneylenders in much the same way as they have always been. There are two main reasons for this: firstly, the money advanced is far too small an amount to make any significant long-term change in the total borrowing activities of the family. Secondly, borrowing from the moneylender is easier and instant.

Thus women continue to borrow through the AMM, but as discussed above, it is rarely for the purpose stated. One "classic" anecdote that comes to mind is that of a woman who approached an area leader in tears saying that she needed some money urgently for her khannawalli activity. But the area leader very quickly realised that that particular woman had no connection with the activity whatsoever. Thus, she reassured the woman that the "rules had changed" and that the AMM (credit co-operative) now also accepted loan application from women involved in other forms of income-generation, at which point the woman "confessed" and the situation became light-hearted. The area leader informed me that many women often pretended to be khannawallis because by doing so they thought they might be eligible to explore yet another source of borrowing.

Another similar example showing that the money was clearly not directed at the khannawalli activity was that of a woman whose family has been involved in the "bamboo" trade for generations These are south Indian migrants who have retained many of their tribal characteristics in the midst of an urban environment. In contrast to the single-male migration, the whole group travels together to seek income and thus is very insular. The group has thus never needed to utilise the services of a khannawalli and the social relations that might allow the bamboo women traders entry to the khannawalli activity simply do not apply in the same way. Yet, I was introduced to two of these women who had obtained loans for their khannawalli activity-which of course did not exist!

These illustrations cast doubt over generalisations that credit facilitation is having a direct impact on the women's income- generating activity, particularly when women lack immediate control over the loan. But maybe, in keeping with the actual reality of the women's lives, we need to shift from an evaluation that takes into account a direct credit input into the activity to one that looks at benefits which may occur as a result of an indirect input into the household.

For instance, every time debt increases or more money is required, the pressure on women intensifies. It follows therefore that if loans can be obtained at lesser interest payments, the women (as members of the household) will experience some relief (no matter how small). Thus, in cases where DRI loans were utilised to repay moneylenders, the women perceived this as a positive benefit and an increase in security: an idea which is slightly contradictory because (a) they still needed to pay the DRI loan off; and (b) the re-possessed articles only remained with them until the next crisis. Nevertheless, being able to disassociate from the moneylender (no matter how temporarily) clearly provided a psychological boost. In yet other cases where loans were utilised to improve housing, the women benefited tremendously because any improvement in the home had reciprocal influences on their ability to carry out their income-generating work.

At an individual level, perhaps the most significant benefit of bank loans also arises indirectly. Women talk of increased confidence; family respect; and a growing recognition of their income-contribution within the household. As one woman put it:

"the bank loan is given to me...it is in my name...we have never had money in my name before... Now, small things have changed. I can go to Dadar (the AMM centre) *and they* (i.e. the family) *do not say anything...in fact, nowadays they even ask me what I think of this and that...I am beginning to feel I have "izzat"* (honour; respect) *in my work and from the family..".*

Thus it can be argued that the AMM's claim of facilitating freedom from moneylenders is perhaps somewhat grandiose. But, what the AMM has certainly done is that in the process of obtaining credit, it has enabled women to organise; question; and challenge.

8.5.2 "Grassroots" participation: empowering the individual

The AMM has brought together women who were isolated, each in their own homes carrying out their individual operations. And, I would suggest that it is in this coming

together (rather than through direct credit intervention) that the khannawallis have experienced the central benefits of organisation.

To begin with, women have developed the ability to identify and deal with some of the problems that directly affect their income generation. There are many examples here. For instance, women in differing localities have come together to negotiate a "going rate" for the service they provide, thus eliminating undercutting. They have also taken organised action to tackle clients who are bad payers or behave in an undesirable manner. Whereas in the past a man accused of sexual harassment or non- payment may have easily transferred his custom elsewhere, the khannawallis are now able to impose a collective "bar" on him, leaving him with little choice but to settle his dues at the original eating-place. Whilst this action benefits all khannawallis in a given locality, it has perhaps been particularly useful to single women who lacking male "protection" are more vulnerable to such customer practices.

Through collective action, women have also been able to address social issues that directly affect their income-generating activity. For instance, women have arranged to cook for each when one of them is temporarily unable to do so. In other localities, women have used similar ideas to give each other "holiday breaks" by mutually covering for the other woman for a few days.

These type of examples focus mainly on one area of the women's lives- that of the income generating activity itself. But what is of equal importance is that in the process of this, women have begun to gain confidence and address change in other areas of their lives at the same time. For some this means increased social mobility or an increased participation in decision-making within the household. For others the changes have been dramatic, pointing out that the benefits of self-organisation to the individual far outweigh any improvement that direct credit intervention can provide. There is ample evidence to support this in the life-stories of women (who with the help of the AMM) have learnt to address circumstances which would have otherwise destroyed them. The complex, entangled life-stories of Jaya and Parubai forcefully illustrate this (see Appendix 1 and also Figs 8.6 (i) & (ii)). Self-organisation, therefore, has been of pivotal importance in the lives of women such as these. However, self-organisation and grassroots participation are aims/ideals that are not necessarily easy to achieve and the reality is often at variance with the abstract. At the time of the research several women expressed unhappiness at the way the AMM has developed over the years.

As early as 1980, Mahtre et al (p15-26) talk of internal problems within the organisation, and from the comments the women make, it would appear that the problems (at least for the members) have escalated if anything. Firstly, there are those problems which worry non-activist lay membership. These include (a) their lack of understanding (and therefore resentment) of deductions made on loan handouts; (b) their feeling of being used as "tokens of poverty" to be gazed upon by foreign/domestic visitors in an insensitive manner; and (c) their resentment at being pressurised into making "voluntary" contributions to the CP funds; attending CP-led and AMM demonstrations and gatherings. Despite the fact that these activities took up a lot of time and cause much inconvenience, the women however felt obliged to attend in case their loan applications were turned down.

Fig 8.6 (i) An AMM area leader advising a khannawalli: note the AMM logo in the background

Fig 8.6 (ii) A life-long impact: The AMM logo is tattooed on this khannawalli's arm

Secondly, several of the area leaders (including post-holders) felt strongly that they did not have much say in the decision- making process. It was felt that decisions (small or large) still rested absolutely with certain individuals and that the idea of active democratic participation at all levels was, in reality, a myth. The fact that control and knowledge is not shared out has led to serious disputes within the organisation and has forced a number of core, committed women to resign (private conversations with ex-office holders of the AMM; see also Mahtre (1980) p25). It would appear that in reality, whilst local women may provide leadership at local levels, there is no one being trained to learn how to deal with banks; domestic bureaucracy; foreign agencies; and other tasks essential to the central running of the organisation. The sheer fact that knowledge and control of these functions are in the hands of certain individuals and not shared out with others, leads one to wonder about the future of the organisation.

A basic discontent generated by this situation has caused many arguments at local levels too. Area leaders felt that they were not valued for the immense amount of work they put in-walking around localities in the midday heat organising loans; collecting repayments; sorting out local problems; and dealing directly with the police and moneylenders in opposition to and neglect of their family commitments. At the AMM centre they were talked down to and sometimes this was done overtly. Women also time and time again said that the AMM operated on nepotism with the "favourites" getting priorities in AMM programmes; loan applications and so forth. They also overwhelmingly felt that this was to an extent generated by the AMM "top" leadership through divisive strategies, for example, on Diwali when all area leaders were presented with a "sari" (the only payment for a year's work), some were left out.

There are many such incidents everyday discontent. It could even be suggested that at present there are vast gaps between the AMM's abstract principles and the practice of these - at least at certain levels within the organisation. But, as the stories of Jaya and Parubai illustrate, despite internal strife, the AMM has been instrumental in effecting radical changes in the lives of many. For others, even if the changes have not been so dramatic, what the AMM has done is opened up many questions about women's unseen work; its contribution to the daily survival of the household and a huge population of migrants in a large city. Most importantly, the AMM has shown that despite tremendous odds, women are active in making their own history and addressing their future.

8.6 Conclusion

This chapter has looked at the continuity and change within the khannawalli activity. It has firstly argued that because the khannawalli activity is so closely associated with the textile industry, negative changes in one will necessarily affect the other. Like the textile industry, the activity too has suffered a huge decline resulting in increased poverty and insecurity for many. This has, however, inadvertently led to positive action towards self-organisation, allowing the khannawallis to address the future of their income-generation. The AMM is an exemplary model of women's initiatives at the "grassroots" level.

CHAPTER 9

Conclusions

Contents

9.1 Introduction

This chapter begins by considering the conclusion that can be drawn from each chapter. The second part contains overall conclusions and generalisations that arise from the thesis as a whole. In doing so, the chapter outlines (a) the findings to the questions asked by the thesis; and (b) how theoretical frameworks have helped to develop an understanding of women's income-generation. The chapter also considers the policy issues that arise from the study, and ends with a brief discussion on the AMM and future directions.

9.2 Chapter conclusions

Chapter 1 introduces the khannawallis and indicates why it was decided to use their activity as a case-study to explore women's home-based income generation. The chapter also clarifies the questions that the thesis ask.

Chapter 2 is an attempt to seek out concepts and theoretical angles which would allow an analysis of the case study, and an exploration of women's income-generation in Third World poverty situations.

After sifting through the relevant literature, Chapter 2 concludes firstly, that the conceptual categories of the formal and informal sectors are useful (a) because they enable a general description/picture of the setting within which the activity takes place; and (b) because a dualistic categorising allows a "compare and contrast" approach between the two sectors which is useful in discussion such as that in Chapter 3.

But in all this, the Chapter notes that it is important to also look at the political implications of these categories, particularly when they are applied to the Indian situation.

Secondly, the Chapter concludes that it would be useful to locate the study within a Marxist and a feminist framework. This is because a Marxist framework allows an understanding of the historical context within which the study is set, thus helping to develop an understanding of linkages between urban development and migration; relationships of mutual dependency between the urban/rural poor; and between industrial workers and those who seek a living in the informal sector.

Marxist theory also enables an understanding of markets for labour, commodity pricing, and competition between goods produced in both the "informal" and "formal" sectors of the economy; and is able to explain the intricacies of social relationship involved in that production. And, it allows a comment on the effectiveness of "structural adjustment" policies such as social banking and credit facilitation discussed in Chapter 8.

In addition, Marxist theory enables an exploration into the issue of access-an issue that is central to this thesis. Here, class (both as an analytical and conceptual category) throws some light on differentiation in access and inequality of opportunities in both the "formal" sector labour market, as well as other forms of income-generation.

But, the thesis does not merely focus on class explanations. If anything, it argues strongly that caste and gender play a major role in differentiating women's access to resources and opportunities from the very starting point. Thus it becomes necessary to also look at feminist arguments of patriarchal subordination which determines women's access within labour markets; within all types of income-generation; within households; and within society at large.

In this the chapter concludes that a broad feminist framework allows an analysis of power relationships both within and outside of the home. It is only through an analysis of power relationships, and how these relate to women's poverty, that the thesis can begin to look at how the khannawalli activity functions, and what this form of income-generation means to individuals and their livelihoods. It is suggested that a feminist approach of looking at livlihoods system and analysing individual and group access to resources and opportunities may be the best way of looking at power relationships within the case study.

Chapter 3 sets the scene within which the khannawalli activity takes place and is about total markets and consumer demands for cooked-food products. The aim of the chapter is to: (a) make sense of the highly complicated and exacting food demands of a massive and diverse urban population; (b) contextualise the khannawalli activity in the whole "hubbub" of semi-cooked and completely cooked food activities that are a part and parcel of daily life in Bombay.

Having done this the chapter concludes that as far as internal cooked food markets are concerned (at least in Bombay), the "informal" sector is not subsidiary or peripheral to the "formal" sector. Neither does it play a complementary role, but one which is dominant in its own right. The consumers seek out "informal" sector suppliers, not necessarily because they are cheap or provide subsidised services, but also because they are highly efficient in meeting intricate demands as and when required.

Without the hundreds of road-side stalls; door-to-door sellers; food vendors who roam railway platforms and carriages; and the khannawallis, it would be difficult to imagine how Bombay's impoverished thousands would gain access to cooked food even for a single day. Yet, whilst the Government clearly is making every effort and pouring money into strengthening the "formal" side of cooked-food production, the "informal" side remains ignored-a point that will be discussed again in with the general conclusions in the second part.

Chapter 4 provides a historical context to the activity and traces its origin in Bombay's growth as an important port and industrial centre.

It is shown how single male migrants from neighbouring areas poured into Bombay to meet its heavy demands for labour. However, whilst the city virtually relied on (and to an extent still does rely on) migrant labour, it has never been able to provide adequate housing. This chronic shortage of housing (and a lack of cooking facilities) created an income-generating opportunity for those women who came to join their men. The activity, which seems to have taken root somewhere in the 1920's continues in much the same way today, although of course, there are many external and internal factors that have also brought about changes.

This discussion leads to at least two conclusions, i.e., (i) that even "informal" sector activities have a history (a point that is often forgotten) and that this history makes a vital starting point in the telling of a story; (ii) that this type of link between "formal"

sector employment and "informal" sector income-generation gives support to the Marxist argument that the latter subsidises the poor pay and conditions of industrial workers. Here, it could be argued that if the khannawallis had not begun to provide this service, the employers may have been forced into improving the worker's housing situation right from the beginning.

Chapter 5 looks at (a) what compels women such as the khannawallis to seek income; and (b) what choices they have in this. In order to do this, the chapter begins by looking at survival strategies and households in poverty. It is argued that whilst such households may appear to be "pulling together" in unison, in reality individuals within that household will actually be concerned with their own individual strategies, defined by their own goals and perceptions.

Within this, men and women will have differing (and often conflicting) perceptions of how poverty circumstances should be handled. Women (who ultimately bear the responsibility for children) will have two-fold priorities: (a) that of ensuring family survival; and (b) that of alleviating a further deterioration down the poverty spiral. This is a heavy burden (reflecting an uneven allocation of responsibility between men and women), and women try to achieve this by stretching resources and manipulating opportunities. But within a mix of these strategies, of primary importance is the need to generate money income, particularly in urban areas such as Bombay. Therefore, whilst income-generating activities can be regarded as a singular aspect of a total set of strategies which increase household resources, such activities clearly make a crucial contribution to family survival.

And, that need for money income becomes even more urgent as household poverty circumstances deteriorate. Women are forced to take on multiple forms of income-generating activities because usually a singular activity will not generate sufficient return. Therefore, whilst the khannawallis have that as their main activity, it is not uncommon to find them involved in other "secondary" activities. And, it is likely that all these activities are highly labour intensive. In reality, these women will thus work not only a "double day" but often "triple" days and even more.

The question that arises out of this is "why do women take on main activities that generate such little income so that they are forced into taking on extra work?" In order to explore why this happens, the chapter begins by looking at available opportunities, as well as opportunities which are denied to them. It argues that women's chances of entering into more lucrative activities (in both the "formal" and the "informal" sectors) are often blocked.

The chapter concludes that women do not always "prefer" an activity which is home-based (even if it may appear that they do this because of a need to combine income-generation with domestic responsibility). What is happening instead is that they are often forced to take on home-based income-generation because other opportunities are denied them. And, it is important to realise that this applies to women's opportunities in both the formal and informal sector. In reality, societal and patriarchal structures that discriminate against women in the "formal" sector labour markets also operate in the "informal" sector, leaving women with only those niches which are the least lucrative.

Chapter 6 looks at how the khannawalli activity operates. It also treats its operators as individuals - individuals who are vastly socially differentiated and whose life

circumstances vary. The chapter asks three basic questions: (a) what are the factors that enable a woman to take on this form of income generation in the first place; (b) if individuals are successful in starting up the activity, what are the problems they encounter as they proceed with the operation; and (c) which groups and individuals are likely to have more difficulties than others in starting and maintaining the activity?

These questions are answered by focusing on the issue of access. It is argued that individual access to information and other necessary physical and human assets is of central importance to the shape the activity takes. And, in this, those individuals who show more initiative or ability will fare better than others. Nevertheless, this has to be kept in perspective because, it is not the individual, but that individual's group position that determines the starting point of any access.

Working on this basis, it is argued that in all probability lower-caste khannawallis will fare worse than those who belong to higher-castes. Whatever the entrepreneurial abilities the individual possesses, the starting point for the lower-castes will always be below that of the higher-castes.

The second important conclusion that arises from this discussion is that, contrary to assumptions, women's home-based activities are not easy to enter into. Neither do they always fit in conveniently with reproduction and domestic circumstances. Many of the khannawallis in the sample would have liked to enter into "outside" work (as they called it), but were aware of the many barriers that constrained them.

In examining the income-aspect of the activity, **Chapter 7** draws two main conclusions. The first one is that individual and group differentiation affects the overall income-making capacity of each operator.

The second conclusion is that it may be more useful to think of women's income generation in the way *they* do, i.e., as a survival strategy rather than an entrepreneurial activity. What the activity is doing is allowing (a) the household to function daily in "normal" times; and (b) allowing it to ensure crisis survival when poverty intensifies. Therefore it is not useful to impose "small business" definitions which simply do not fit.

Chapter 8 looks at the continuity an change within the external circumstances that have (a) affected changes within the activity itself ; and (b) brought the khannawallis together in a common aim to address these changes, and articulate their need.

It argues that changes in the textile industry has had detrimental effects on the khannawalli activity. Client numbers have declined whilst the number of suppliers have increased. However, self organisation has allowed the khannawallis to look at alternative markets, and they are determined to hold on to their activity, even if this means they have to learn new skills in order to adapt.

Self organisation has also allowed women to address some of the daily problems of the activity, and has led to credit facilitation. But, whilst these are crucial issues, the chapter concludes that the real value of self-organisation appears to be its ability to empower individuals.

9.3 Overall conclusions

9.3.1 Conclusions to the questions asked

The questions that the thesis asked in the introductory paragraph were

- *why do women take on income-generating activities at home ?*
- *how do these function ?*
- *how are these shaped by social relationships both within and outside of the home ?*
- *what role do they play in ensuring family survival ?*
- *what is the best way of understanding them ?*

In answer to the first question, the thesis concludes that women take on home-based income generating activities because they have little choice elsewhere. Power relationships that are exercised through class; caste; and gender hierarchies block women's access to "outside" opportunities both within the formal and informal sectors.

In considering how women's home-based activities function, the thesis looks at factors which enable women to start and maintain the activity; and factors which cause problems. The thesis concludes that this question can be analysed by (a) looking at the individual's ability and market efficiency; and (b) looking at the access that that individual has as a member of a group to resources and opportunities. Individual ability and initiative is important, but even more important is the individual's group membership.

Thus khannawallis who have "inherited" the activity from their mothers or other relatives; khannawallis who have some connections with the rural and therefore the supply-line of clients will invariablt fare better than those who don't. Additionally, group position will allow some khannawallis better access to information; credit; and other necessary requisites of the activity.

In this sense group membership will enable khannawallis from certain groups (e.g., upper-caste Hindus), whilst it can be disabling for others (such as scheduled class).

To understand how women's activities function, it is crucial to analyse not just the individuals who operate them, but the group within which they belong.

The third question requires an analysis of power relationships within households and within wider society. From this the thesis concludes that women's activities are shaped; controlled; and subordinated by power relationships that exist within patriarchal and hierarchical structures in society. Thus in what appears to be a woman's activity, it is very often the case that men will exercise control over the most crucial aspects of it (e.g., capital input; client payments). Additionally, social norms; rules; fear of ostracism and caste hierarchies all work together to determine how individuals carry out their income operations, and what forms these take.

In conclusion to the fourth question, the thesis argues that the khannawalli activity is crucial to family survival. In "normal" time it buffers low male income; and in times of crisis the activity is intensified to ensure that the family continues to survive, even if this means that the activity can only provide daily meals for each member. In some

cases, where the khannawalli activity is the only source of income, the family draws heavily upon it and the activity is even used to clear previous debts.

Finally, the thesis has argued that the best way of understanding women's home-based income generation is by placing this within the context of livelihood systems that families adopt in order to survive. It is an *individual* strategy which draws on every available resource and opportunity in order to increase the *family's* chances of survival. The thesis concludes that it is important to remember this simple point. Otherwise there is a danger of misinterpreting the situation by applying definitions and strategies that do not fit.

9.3.2 Theoretical understanding and women's income-generation

In this section, I will turn to two areas of theoretical discussion that the case study has contributed to, i.e., (a) understanding women's home-based income-generation within a framework of survival strategies and (b) the relationship between the formal and the informal sector. I shall look at each area in turn.

A livelihood system approach

This thesis has used a livelihoods systems approach to understand women's home-based activities. As pointed out in Ch 2.4, this refers to the *"mix of individual and household survival strategies, developed over a given time, that seeks to mobilise available resources and opportunities"* (Grown & Sebstad (1989) p941).

This framework has provided simple analytical tools with which to analyse the intricacies and the everyday reality of the khannawali activity. Firstly, it has allowed me to understand that as a survival strategy, the khannawalli activity makes sense to the operator as well as her family, despite the hard work it requires and the low returns it brings. Thus depending on the cycle of poverty, this strategy is modified; intensified; and utilised over and over again - an understanding that cannot be realised if it is seen in any other way (for instance as a micro-entrepreneurial activity).

Secondly, by looking at individual access to resources and opportunity within households and within social settings, it has been possible to draw out social differentiation between people who make a living from the same type of activity. The case study has shown that these social differences are crucial to the way individuals operate. Therefore it is wrong to assume that such vast social differences can be addressed by singular policy prescriptions (such as credit injections which appear to be very much the current practice).

A livelihoods framework therefore challenges the idea of homogeneity, and has worked well in enabling a glimpse into individual lives of those involved in the khannawalli activity. This micro-study contributes to the feminist discourse on survival strategies by showing how this theoretical framework can be applied to real situations. I will even suggest that it is possible to apply this framework to <u>any</u> analysis where it is necessary to consider power relationships, as I have done with this case study.

The "formal" and the "informal": a close involvement

The khannawalli activity has been very illustrative in emphasising the involvement of the "formal" and the "informal" sectors with each other. Firstly, the case study has commented on the mutual dependency between "formal" sector workers and "informal" sector suppliers. However, it is important to remember that despite mutual dependence, this relationship also involves power (and bargaining) between suppliers and consumers which is often unequal. Although at present the clients are in a fairly powerful relationship (as discussed in Chapter 8), it would appear that there certainly was a time (when Bombay saw its first migrant labour) that the khannawallis had the upper hand in bargaining. This is well illustrated by this comment from a woman who has been a khannawalli for approximately 35 years. She narrates:

"When I first started, within two years I had 60-65 clients. I am a very good cook and my reputation grew. But, after some time I was fed up with so many. I tried not to increase the numbers because I started feeling ill with backaches and pains. I was so busy that we did not go to the village for about seven years. So, I decided to reduce the numbers, but my food was so good that they would not go. One day, we just packed our things, put a lock on the door and without telling anyone went to the village for one-and-a-half months. When we came back, I kept only those men who paid regularly and behaved properly. Those who were irregular or drank beer were told that we didn't run this business anymore. We ended up with something like 40. But, nowadays, it is difficult to even find 10."

A second major point that arises out of this case study is that the relationship between the two sectors is also one of competition: a competition for markets. Seen from this view, suddenly the "informal" sector becomes important. It is no longer marginal, and an overview of total cooked-food markets in Bombay shows that it is, in fact, the "informal" sector that is dominant in the internal market. In actuality, it is the "informal" sector that has the "finger on the pulse" by identifying with consumer needs correctly. The market is so heavily in its grasp that it is the "formal" sector that cannot compete or even play a subsidiary role.

A third conclusion that arises is that both within the "formal" as well as the "informal" sectors caste and class influence access to opportunities. This often means that women from the lower-castes have immense difficulties in starting up the khannawalli activity or continuing with it. The idea of "easy entry" to "informal" activities does not therefore apply equally to all.

Equally gender plays a crucial part in subordinating and discriminating women in both sectors. Whilst the "formal" sector denies certain types of opportunities to women, the "informal" sector too is heavily biased in favour of men. In both, men find it far easier to gain access to the most lucrative opportunities. This is illustrated in Chapter 5.4, which shows that even in activities that are seen as "women's work", men take over as soon as regular payments or larger incomes are involved. And, in this takeover, once again they will bar women from their own field!

Finally, whilst there is the argument that "informal" sector activities are transitory, this case study has illustrated that there is nevertheless a continuity within such livelihoods (no matter how precarious); that such activities can and do continue generation after

generation and can be defined within a historical context: a point that is often forgotten when considering "informal" sector activities. Are they then as transitory as they might appear to be?

9.3.3 Policy and practicalities

This section begins by arguing that however well-meaning policy recommendations may be, their implementation is often problematic. Even if a "trickle-down" effect were to occur this would take a long time. Is it, therefore, more realistic to consider how the khannawallis can benefit immediately from changes specifically directed at their activity? Two such areas where immediate change may be possible are in access to raw materials, and in access to credit. In both these areas, improvements will benefit the khannawalli's day-to-day activity significantly.

Integrating the "informal": reality vs. recommendations

The massive problems of urban unemployment and housing have consistently forced the Indian Government to include the urban poor in mainstream development planning. Thus 20-Point Programme (first launched in 1975 and consequently amended in 1982 and 1986) is specially formulated "to mount attack on poverty" and emphasises action on basic facilities and social improvements in health and education.

In addition, a growing pressure to recognise women's participation in both the household and the national economy has forced the Government to seek ways of integrating women-oriented policies into mainstream development (such as with the National Perspective Plan for Women (1988-2000)). Its National Commission enquiry into *"self-employed women in the "informal" sector"* thus recommends that the urban "informal" sector should be *"an integral part of urban planning"* (Sharamshakti (1988) p276)). Therefore, it asks for major improvement in housing facilities, including *"an adequate space provision for carrying out work"* (p277). It also urges (in some detail) for a dramatic improvement in basic facilities such as water; latrines; electricity, and even suggests that one way of carrying out these improvements would be to entrust the local *"Mahila Mandals"* (women's organisations) with specific programmes (such as with the building of low-cost latrines).

Housing is the first (and perhaps the most important?) resource in any home-based work, and there is little doubt that if such recommendations were to be implemented, the resulting improvements would considerably reduce daily hardships for many women. Access to a ready or more regular supply of water; working and storage space; ventilation; safe areas for the children to play in; plus the reduction in health hazards brought about by an introduction of hygienic sewage and drainage systems would make a dramatic difference to the daily struggles of the khannawallis.

The khannawallis and women like themselves would also experience significant life-changes if further recommendation on education; health; employment and training etc. put forward by both "Sharamshakti" and the National Perspective Plan for Women (1988-2000) were to materialise. However, even if it were the case that every effort

was being made to continue with the implementation of programmes, the unfortunate reality is that the problems are so massive that the results are often far from visible. What and how much anything has improved is anybody's guess. Thus, it is unlikely that the khannawallis I met will benefit from any significant changes for a long time, possibly not in their life-time.

So, if the overall problems are too huge to deal with, are there any specific areas where improvement may result in immediate gain to the khannawallis? Here, I would argue that the khannawallis will benefit considerably and immediately if their access to both raw materials and credit could be improved.

Addressing practicalities: access to raw material

Chapter 6 demonstrated that the khannawallis experience constant problems with supplies of raw-material. In fact, this appears to be the most time-consuming and loathed part of the activity. As identified in the Chapter, their problems on raw-material acquisition centre around two types of suppliers: (a) the Public Distribution System (PDS); and (b) private enterprise.

With the PDS, the problems are those of a lack of supply; dictated quotas and; the requisite of ration-cards. And, emanating from that are the daily hassles of long queues and the strain and effort involved in travelling to distant areas in search of shops with supplies. Yet, the khannawallis are obliged to utilise Fair Price Shops because private ration shops are far more expensive and often stock "black" goods which, in turn, further inflate the prices.

To my knowledge, so far there has been only one serious attempt at considering alternatives of raw-material acquisition for the khannawallis. This is a study (discussed in Chapter 7) commissioned by OXFAM (America) which has investigated the scope for purchase and distribution of raw-materials by the AMM ((Ramakrishna and Achraya (1987)).

The study suggests that the AMM has a considerable role to play in the purchase of bulk items from cheap wholesale outlets; storing of these; and organising of door-to-door deliveries of fortnightly supplies to the khannawalli's doorstep. The AMM has clearly discarded this idea, because I can only guess that whilst they may have the scope for central purchase, they certainly do not have access to storage space or the manpower (or rather womanpower) required to enter into distribution in a way that wholesale outlets may operate. (The storage space identified by the study is currently used to house materials for the AMM's canteen activities.)

Thus, whilst this may have been one solution, it has not proved to be an ideal one. Whilst I do not completely discard the idea of centralised distribution, the problem of transportation for the khannawallis still remains. Therefore, it is essential to focus on the local, and perhaps a more realistic alternative would be to consider an improvement in access to the Fair Price Shops which are based in the women's own localities. The question of how this can be done requires an acknowledgement of the importance of the khannawalli activity by those involved in making policy on cooked-food products.

This in itself is a difficult task because whilst Bombay (like other urban centres) thrives on "informal" sector cooked-food activities, the latter does not receive any official recognition. For instance, during the course of this research, I have come across only one newspaper article (Purushotham (1989)) that attempts to raise public awareness by asking for a reconsideration of the "informal" sector food industry and tries to analyse the valuable contribution it makes to urban societies in India. However, this article too focuses on male rather than female activities. Therefore, whilst women who provide cooked meals get a mention, the central focus is on street vendors and those with permanent (however dodgy) structures. Nevertheless, the article makes an important point, i.e. that:

"The entire approach towards this sector needs to undergo a change. Presently this is one of the most neglected areas of the economy. There is no specific agency to promote and develop it.....The recently established Ministry of Food Processing .... could do well to appreciate the significance of this sector and give priority in development..."

(Purushotham (1989)).

But, it is not enough to create paper priorities and paper policies. Changes must benefit the operators directly and be able to address day-to-day problems. Raw-material acquisition is a problem that presents constant difficulties, not only to the khannawallis, but also to numerous others involved in a variety of "informal" sector activities. This is highlighted in "Sharamshakti's" plea for an inclusion of a policy which allows women (such as artisans and crafts-women) to *"have first claim to materials....with a quota to be reserved for them"* (p265).

The problems that the khannawallis specifically face with raw-material acquisition are that (a) of an inefficient and an insufficient supply; and (b) that they can only purchase that amount which is allocated on the ration card, an allocation which is restricted to minimal quotas, covering household members only. What the khannawallis need, therefore, is a priority in raw-material allocation and an extension in quota to also include client numbers. This would not only save them endless hassle with queuing, but also cut down on the time and money wasted on travelling to Fair Price Shops in the localities that the clients originate from.[1] Extended quotas would most benefit those khannawallis whose clients cannot obtain ration cards (because they lack a fixed place of abode).

The capital required to purchase raw materials on a daily or periodical basis is also a major problem. Often, whilst the khannawallis may be able to gain access to cash on the day that the client pays them (or pays their family members), there are severe problems in between one payment and the next when there might not be any cash available at all. The situation is often relieved by holding credit accounts (which are settled at the end of each month) at private shops. Once again this means that the goods have to be purchased at that particular shop and for the particular prices charged. And, in such a situation the khannawalli is left with little bargaining power. But, whilst the Government will often loan working capital to "small businesses" (or at

[1] As explained in Chapter 6, if the clients have managed to obtain a ration card, they can only use these in specified shops within their localities, which might be at some distance to where the khannawalli lives

least those officially recognised as those), there is no facility for the khannawallis to hold credit accounts at Government ration shops-a facility that would immensely benefit the women.

The ideas I propose here have been developed as a result of group discussions with the khannawallis themselves. It was they who have identified what they need most. However, they were quick to recognise that their proposals would necessitate some form of registration or licensing. The women were very hostile to this because they felt that as soon as their income-generating activity was viewed as a "small businesses", they would become liable for tax payments and will be forced to take on paperwork that they did not understand. In fact, this fear was so great that given the choice between this type of "official recognition" and the present situation, they overwhelmingly expressed that they would prefer to stay with things as they are, despite of the hassles involved.

Issues such as these support the argument that is made in this thesis all along, i.e. that it is important to recognise women's income-generation as a survival strategy rather than a "small business". It is only by doing so that we can recognise that the changes proposed here are not simply micro-prescriptions for a specific group of women, but are in fact part and parcel of the dilemma faced by thousands who work in the "informal" sector, i.e. how can the "informal" sector gain the advantages of legal recognition without entering into the requisites of legality (such as taxes)?

It is to take account of these types of fears that Tokman (1989 p1073) argues for a *"legal-institutional package"* (operating in conjunction with other action-based packages) specifically aimed at the "informal" sector. He thus calls for a:

"revision and simplification of both norms and procedures so as to facilitate rather than impede legalisation of informal activities" (p1073), and further argues that *"informal sector jobs are characterised by insecurity and vulnerability to market forces; for this reason, it may be necessary to exempt all or some informal sector enterprises (which several countries already do), or to introduce special clauses that take into account their operational characteristics"* (p1074).

I can imagine that one of the arguments against changes such as those proposed above, will be about the effort and resources required to integrate such "special clauses" within existing bureaucratic procedures. But, this argument can be (and has been) challenged by women who have sought alternative means of getting through to officialdom. For instance, for a long period of time SEWA membership cards were used by vegetable vendors in place of municipal licences (Bhatt (1989) p1064). Thus, whilst it would be ideal for those who issue ration cards to make the necessary administrative changes, it is a realistic possibility that AMM cards can also be used to identify khannawallis and their raw-material requisites.

For the khannawallis, affording that "legality" will mean that their everyday struggle of procuring raw materials will become more clearer and easier (and perhaps make more time available to increase their income in the same or other fields).

Addressing practicalities: access to credit

As shown in Chapter 8, credit has been crucial as an organisational tool to the AMM and the khannawallis. Nevertheless, it is important to remember that credit is given to women primarily as working capital in order to directly assist them with their income-generating activity. Yet, the chapter has shown that whilst (after crossing many hurdles) women may be able to obtain credit in their own names, this does not mean that the actual control of it rests with them. How this money is spent is often decided by others (usually males) in the household.

The questions asked here are, therefore, concerned with how we can re-evaluate the khannawallis credit needs so that (a) their real control over the these loans increases (b) so that they are able to direct this towards their income-generation.

Here of primary importance, I think, is a need to look at "what is available" in comparison to "what is needed". This study has argued that the loans obtained for working capital are more often than not utilised to pay off outstanding debts. This appears to be a fairly common phenomenon, affecting thousands of women engaged in a variety of self-employed activities. Thus "Sharamshakti" argues that:

"The Commission has observed that when a person takes a loan for the first time, he or she may be in debt and such loans are used for wiping out the existing debts (which may be amounts due to the moneylender) rather than starting a new venture. Therefore, the Commission strongly recommends that the economic status of a loanee should be taken into account and the amount sanctioned should be such that a portion of it may be used for wiping out the debt as only then can economic ventures be started. A realistic approach by the banking, financial and other institutions will help the poorest of the poor women"

(p264 no.3.46).

But, whilst an increase in quantum (to include proportions for outstanding debts) would certainly assist in retaining at least a small amount for the activity itself, both my findings and that of "Sharamskati" show that this is not enough. Perhaps the most pressing need is that for flexibility. For instance, the time it takes women to receive the loans (anything up to six months) is simply not realistic for those engaged in daily survival. What women in poverty need is immediate access and women's organisations such as the AMM; SEWA; and the WFF have shown that this can be done. It is precisely for this reason that such organisations are lobbying Parliament for radical changes in asking for a direct access to DRI lending (rather than indirect access through banks).

Secondly, there is a need to differentiate between loans required to start up income-generating activities and loans required to continue with them. Some activities may require a lump sum to purchase equipment and raw materials to enter into a chosen activity. However, with the khannawallis who will already have access to equipment and raw material to a certain extent (because this is already in use for familial cooking), the emphasis will be on other things, for instance, client acquisition. And, even if a lump sum was made available specifically for raw materials and equipment, purchase would not necessarily be carried out straight away because of supply or storage problems.

To have a direct input into the activity, what a khannawalli therefore needs is a small amount, given at small intervals so that she is able to purchase necessities on a daily or periodic basis (in keeping with her usual practice). This would help women to continue with their activity, not just start it. It is for reasons like this that "Sharamshakti" calls for the Government to:

"devise suitable channels through which such loans (i.e. small amounts) ...can be disbursed", and it suggests that *"women's banks, Co-operative banks and voluntary agencies, having experience in this field, may be used as channels for disbursement. Other channels should be identified keeping in view the state variations relating to existing infrastructures"* (p263 no.3.44).

Thus, if women are to gain control of any loans they receive, it is necessary to rethink the approach to loan giving. Women's home-based income-generation is not as clear cut as with entrepreneurial activities carried out outside of it. Therefore, how can clear-cut amounts such as "working capital" (to use banking terminology) be allocated for their activity? What is required is a re-evaluation of credit giving which views the activity as the women themselves view it, that is, as a means of ensuring daily survival for their family. In this, they require daily; weekly; and monthly access to smaller, regular amounts-amounts large enough to pay for periodic purchase of raw materials. In this way, it is feasible for women to increase their control of the money they have obtained in their own names.

9.3.4 The AMM: "Where is it going?"

Finally, the case study has raised the issue of women's self-organisation and empowerment. In this, the AMM has proved to be an exemplary model, often cited as one of the three forefront "grassroots" organisations (the other two being SEWA and the WWF).

But whilst the thesis has been careful in avoiding idyllic representations,[2] there is little doubt that organisations such as those mentioned above have been highly instrumental in raising issues of women's poverty in forums where they would have been previously ignored. Their ability to gain credibility at a local level has strengthened their voice at a national level (and, to a degree, at the international level).

In this, some have been stronger than others. SEWA, for instance, has extended from its original base in Ahmedabad to many other urban areas (such as Delhi; Bhopal; Haryana; Lucknow; Mithila; and so forth) and has also carried out extensive work in the rural areas when it developed its "Rural Wing" in 1977. SEWA's one time local leader, Ela Bhatt, is now a member of Parliament specifically representing "self-employed" women. SEWA has thus played an important role in throwing out all sorts of challenges in all directions, both at a local and at a national level.

[2] Chapter 8 comments on the internal tensions and conflict within the AMM, and questions whether individual members always perceive it as a fully democratic organisation, which allows members' participation at all levels.

But, whilst the AMM has certainly made an impact at a local level and participated (to a degree) at a national level, it is difficult to envisage how AMM can possibly spread beyond Bombay.[3] A primary reason for this is perhaps that SEWA has adopted a trade union approach (the AMM remains a registered charity). The battle for trade union recognition has not been easy. In fact it took SEWA some 10 months to register as a bonafide trade union because members did not confirm to definitions of "workers" (with specified employer-employee relationship) that exist in the 1929 Trades union Act (Bhatt (1989) p1062).

But, whilst the battle to win a recognition which affects millions of those involved in "informal" sector "self-employment" is a major victory in itself, as a trade union (and incidentally the first women's trade union), SEWA (a) has been able to make demands on the Labour Department and the Labour Ministry in connection with cases which would previously have not even been recognised (such as minimum payment for home-based piece work; licenses for vendors and so forth); (b) has been instrumental in initiating protective legislation for home-based "self-employed"; and very importantly, (c) has been able to contain a membership which consists of women employed in various types of "self-employed" activities, bringing together a number of "trade groups" in a common struggle. In addition, as SEWA has grown from strength to strength, it has been able to affiliate and gain access to major labour institutions such as the Indian Trades Union Congress and the ILO and its leadership has continued to raise issues of the "self-employed" in places where previously these would never have been discussed.

Whilst I do not suggest that it is necessary for the AMM to follow a path which will lead to a similar type of expansion, nevertheless, I believe that a trade union approach will also benefit the AMM in a number of ways. It will, at the very least, (a) enforce internal changes which will make elections; democratic participation and answerability within the organisation more clear; (b) will allow the AMM to enter into initiating legalistic challenges (such as for special provisions for the rationing requirements of the khannawallis; and contract compliance arrangements for sales at Government and state canteens); and like SEWA, (c) gain support and access to labour organisations which make joint representations to policy and decision making bodies.

It is almost imperative that the AMM will, at some stage, have to make decisions about "where it is going". At the moment, like other "exemplary" women's organisations it continues to be overburdened by demands from various bodies who often pass on what they themselves should be doing onto women's organisations.[4] Secondly, the

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[3] As discussed in Chapter 8, currently the AMM is making attempts to extend into other areas of women's self-employment such as vegetable vendors; bamboo artisans in much the same way as SEWA. However, these attempts have been limited to Bombay.

It is possible for the AMM to organise in other cities, particulary cities such as Pune that are so close to it. Even if they stay with women who supply complete meals, the potential is unlimited. Whilst the khannawallis is a well-established system (and a "Bombay phenomenon"), women who supply meals are also to be found in most urban centres. For instance, in Delhi and Ahmedabad I came across a number of women (often single) who supplied "tiffins" to students and office workers. And, whilst there are immense differences between how these activities function in comparision to the khannawallis (a difference which would require its own study), some of these women are equally in need of credit and would equally benefit from organisation

[4] The success of women's organisations has also meant that often there are increasing demands made on them in all sorts of areas. For instance, Kishwar (1990) highlights the unrealistic expectations

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AMM will have to clarify its position on foreign input (such as with funding of training etc.) one way or another. At present, foreign input is increasing and causing some activists to seriously question the influence of this on the organisation and the future direction it might take.

Whatever the drawbacks of the organisation and whatever decisions it makes about its future, the story of the AMM is certainly impressive. The AMM and the khannawallis have well demonstrated that women are not passive victims of their circumstances. In keeping with their self-comparison with Annapurna (the eternal supplier of food), the khannawallis make a remarkable example of women who have played a major role in ensuring their family's survival for generations. I hope this case study has illustrated that women's home-based income generation is anything but an easy, convenient method of making money. Such work requires strength, determination, and courage to address changes.

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made on the ability of women's organisations to solve all domestic violence-related issues. "Shramshakti" (particularly p294-5) too has emphasised the major role women's organisations can play in organising the "self-employed", but it must not to be forgotten that women's organisations often run on voluntary basis, with a minimal of funding. The time required to meet all expectations sometimes causes much resentment and some activists even drop out. This was pointed out to me by several AMM area leaders who are losing income with time

CHAPTER 10

Methodology

Contents

10.1 Introduction: Which method ?

Chapter 10 is about how this study was investigated, and what implications the methods have on the telling of the story. In discussing this, the chapter makes two arguments: (a) that enquiring into Third World situations (particularly for women in poverty) requires a serious look at ethical and gender issues in research methodology; and (b) secondly, that neat, positivist social science criteria of research methods simply do not fit into Third World situations. In fact, attempts to comply with these lead to dishonesty.

Thus, the chapter discusses the difficulties and problematics of carrying out an investigation of this kind. It argues that in order to overcome these, it is necessary to develop an alternative attitude to research. For a start, an alternative attitude includes adaptability; a flexibility; and an ability to utilise a mix of methods which make a use of opportunities as and when they arise.[1]

Thus, in this study, whilst there is little doubt that (as with any research) some sense of methodological direction was necessary from the beginning, the ultimate approach to investigation was determined by the very process and the very nature of the research itself. In the rest of the chapter, I will attempt to show how this process achieved a methodology that was "appropriate" to its circumstances-a methodology that has, in turn, allowed an openness in presenting the findings.

10.1.1 A process of rejection

Firstly, in choosing how the study was to be conducted, there was an initial process of rejection. The study is about intricacies of social relationships and it was fairly clear from the outset that it had to be extensive and an in-depth micro study. It was felt that a large, survey-type of study (as appears to be the norm in many Indian studies)[2] would disable rather than enable understanding simply because this would not be capable of drawing out details that were essential to this study.

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[1] In this case study, I used a variety of means of finding out- formalised interviews; non-formalised "conversations"; active and non-active participation; developing friendships; or simply "on- looking", together with the inevitable use of secondary sources. I am aware that the terminology used here may be controversial and will endeavour to explain its usage in the section that follows

[2] Weiner (1982 p277-320) argues that in India social science research is a major growth industry. There are numerous private consultants who undertake research and much money is also poured into Governmental and other autonomous research institutions-with the result that there is a market shortage of social scientists! But, most research (even that undertaken at universities) leans heavily in one direction-i.e. that of applied and policy-directed research, rather than academic or "basic" research. In this, there is a high emphasis on large scale, statistical type of study in order to provide ministers and decision-makers with data that they can easily comprehend. Weiner suggests that often, if the research raises controversial issues or the ministers in question do not agree with it, it is disregarded or "scrapped" .

Furthermore, even if the study was conducted on a smaller scale, survey questioning raises a number of moral and ethical issues particularly for people in poverty and women therein. In urban Indian slums, "officials" have a bad name, and justifiably so. It is "officials" who have turned up with forms to impose taxes; recover loans; demolish homes; and carry out Sanjay Gandhi's notorious sterilisation programmes. Some of these events have taken place in the places I was to work in, and during my first visit, I quickly learnt that any sign of "official" looking paraphernalia such as a note-book/tape recorder was greeted with hostility and suspicion.[3] Questioning and data-gathering cannot be divorced from political realities and histories.

Secondly, survey type of information gathering is, of course, necessary from time to time, but it is important to remember that people (no matter how poor) are not "objects". In India, the manner in which surveys are often carried out, has a lot to answer for. From what I observed, surveys usually involve teams of inexperienced undergraduates (and such like) who are bid to "gather data", often in one sitting. They are given questionnaires which can be insensitive in themselves, and in their use, there is often little account taken of settings and ethical/gender considerations. Gulati (1991 p15), for instance sites a UN sponsored study on returned migrants. The survey (which a junior team member was supposed to complete) asked:

What were the effects on marital and family relations (on the migrant returning home)? Was the adjustment very good/good/bad/very bad? Did migration of one spouse lead to:

(i) greater sharing of responsibility by both spouses
(ii) strengthening of family bond
(iii) loss of affection between spouse; respondent; and children
(iv) infidelity or other marital problems caused by separation
(v) breakdown of family relations.

It would appear that in full view of a small audience (that gathers naturally whenever an outsider visits), and the returned husband, the wife was supposed to give honest answers to these leading questions, particularly (iv)! This type of research on women is for the purpose of ticking boxes only and is insulting.

Finally, this is a gender-focused study which has noted the feminist critique of dominant methods of sociological research, particularly the survey. Whilst I take into account that some women have used a "gender aware" survey method (Chandler (1990) p119-140), I find that the search for quantitative data necessitates a "rationality" that is too rigid and one which has been called "masculinist". Particularly in a case study such as this one based on women in the "informal" sector, it would be almost impossible (and counterproductive?) to feign objectivity and rationality (for further discussion on this point, see section 10.1.4).

Therefore, this study has rejected quantitative methods in favour of quality.

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[3] I remember a particular incident that occurred during my first visit when I was talking to a khannawalli and her husband. A neighbour came rushing in and screamed, *"These people are very poor, and you have come to make them even more poor - we know you are from the Government!"* Luckily the incident was contained when I was rescued by the person who had accompanied me. From that day, I did not openly write on notebooks or record conversations

10.1.2 A question of representation

Another question that needed to be worked out was, of course, "who and how many?" Here, I found plenty of careful guidelines on selection and sampling methods. But, I also found that such methods invariably centred on macro-studies; large surveys; and conditions particularly suited to developed countries with well established and effective communication and administrative systems. And, whilst these methods may work well in these countries, they provide an uneasy fit when transposed onto the vastly differing circumstances of those who struggle to survive in the Third World-a problematic that I have been aware of throughout the research, but particularly when "doing the fieldwork".

There are numerous difficulties and frustrations when applying sampling principles in congested urban Indian settings. A good example of the type of problem that can occur is cited in Elder (1973). Armed with ideas of random sampling, Elder set out to compare educational achievements for 11 year old boys between two cities in Uttar Pradesh and Tamil Nadu. After obtaining some 400 names and addresses of 11 year old boys in Lucknow (and a growing realisation that this represented a skewed sample of higher castes and occupations who could afford to send their children to school in the first place), Elder comes across what he calls a "serious deficiency". On checking the addresses, Elder and his team discovered that:

"the school register might carry something like "Ram Lal, son of Roshan Singh, Aminabad Park". Several thousand people live in Aminabad Park. How was one to find Ram Lal, son of Roshan Singh? In the end we (i.e. the team) were forced to abandon nearly three- fourth of the Lucknow sample frame because we could not trace the addresses" *(Elder (1973) p125).*

Clearly, formalised registrations; statistics; and all the "traditional" sources of secondary data that social scientists in developed countries take for granted, cannot be approached in the same way elsewhere, particularly in the Third World countries.

Yet, this is only one example of the many "deficiencies" that cropped up throughout Elder's research (space does not permit me to enter into the detail of others). Thus after several attempts at drawing out a random sample in six different locations, he arrives at the conclusion that:

"No sampling frame existed for such a universe. Therefore, I had to generate one" (p123). But, whilst the question of compiling "sampling frames" is not entirely crucial to a micro-study, it is nevertheless important to think about selection; representation; and cross-sectioning. In the "universe" I set out to study, I too faced many shocks and difficulties, the nature of which would defy anyone arguing for a pure representative sample. For instance, even at a very early stage in the research, to my horror (and naiveté) I discovered that some of the people whom I had contacted (and intended to interview) after my first visit were simply not there when I returned some nine months later. Their homes had been demolished and they had "vanished". This meant that (a) I had wasted time in trying to retrace them; and (b) had to quickly find others who may fit into a similar type.

At other times, in a desperate attempt to get cross-sectional representative samples, I made many efforts to talk with groups whom I thought were essential in "completing the picture". Sometimes, however, this was not possible. For example, (to my continued regret) I had to abandon the hope of interviewing client groups from the scheduled castes in any significant numbers. I too, therefore, have a skewed sample on clients because whilst the upper-caste group were comparatively easier to locate and talk with, this was almost impossible for men from lower-caste groups.

There were a number of reasons for this. Firstly, the lower-caste clients were difficult to locate either individually or in groups. It became impossible to trace the men amongst several hundred others who sleep and live on footpaths and railway stations; or to locate them at a workplace because they moved daily in order to take whatever work was going. Their only permanent daily contact was with their khannawallis who would not allow me to speak to their clients for fear of "frightening them away".

Even if a sub-section of this group could be located in their workplaces because they had permanent jobs (where entry through trade unions and employers was possible), it was impossible to interview them before or during work because they were usually employed by the municipality, cleaning out the streets and lavatories of Bombay. This meant that (a) they left for work even before dawn; and (b) they shifted quickly and hastily between tasks and locations. After work, interviewing was equally difficult because on finishing work (usually by mid-day) the men head straight to a liquor supplier in a "no-hope" attitude.[4] By about 1 pm, the effects of the liquor and the heat make the men uncommunicative and sometimes hostile (even violent) making it impossible to conduct sensible conversation, particularly in a situation where as a woman researcher I felt specially uncomfortable and threatened. Therefore, I was only able to talk to a handful of clients, and like others who have had difficulties of a similar type, I was forced to abandon my plans.[5,6]

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[4] On referring to his daily routine and drinking habits, one man said to me, *"I work in shit and I live in shit; what else do you want me to do?"*

[5] Oakley (1981 p55-6) uses the following example from the study conducted by Evans-Pritchard on the Nuer of East Africa (1940 p12-13) to argue that "proper" interviewing is a "masuculinist fiction". However, I borrow it here to show that as Evans- Pritchard concludes, sometimes respondents can try even the most patient of researchers:

I	Cuol
Who are you?	*A man.*
What is your name?	*Do you want to know my name?*
Yes	*You want to know my name?*
Yes, you have come to visit me in my tent and I would like to know who you are.	*Allright, I am Cuol. What is your name?*
My name is Pritchard.	*What is your father's name?*
My father's name is also Pritchard.	*No, that cannot be true, you cannot have the same name as your father.*
It is the name of my lineage. What is your lineage?	*Do you want to know my lineage?*
Yes.	*What will you do with it if I tell you? Will you take it to your country?*
I don't want to do anything with it. I just want to know it since I am living at the camp.	*Oh well, we are Luo.*
I did not ask the name of your tribe. I know that. I am asking you the name of your lineage.	*Why do you want to know the name of my lineage?*
I don't want to know it.	*Then why ask me for it? Give me some tobacco.*

10.1.3 Shaping methodology: ethical questions

Apart from "technicalities" such as those discussed above, there are at least two major ethical issues that have shaped the way this research was conducted. These relate to (a) the issues involved in being a foreign-based researcher; and (b) the issues of commenting on poverty from a position of clear privilege.

To begin with, the dilemma of any foreign-based researcher must start with the practical limitations of studies carried out in "flying visits". Are such studies capable of providing whole pictures and a sound comment? Secondly, there is the question of ethics-should foreign researchers, particularly those from developed countries assume to comment on situations in other, particularly poorer countries?

These are the sort of questions that have surrounded Indian sociology for some time and, in this, there is little doubt that there is a growing resentment of foreign researchers. And why not? Colonial sociologists and anthropologists have a lot to answer for. Even those who asserted that their studies were carried out for a purely scientific purpose (in contrast to those carried out for the benefit of colonial rule) were drawn into stereotyping and biased interpretations.[7]

Secondly, the colonials imposed ideas of elitist education which in reality meant education which resembled British methods. For sociology and social sciences, this has meant that even the most "reputable" institutes (such as the Tata Institute of Social Work, Bombay) emphasise British theories and British models. The situation is reinforced by hiring of foreign-trained (usually the IDS, Sussex and the ISS, Hague) lecturers and sociologists for the top jobs in universities and other institutions.

Within this framework, sociology is therefore a political arena- an arena in which "western" ideology and power are challenged. In seeking an alternative identity, Indian sociology has thus developed two strong characteristics: (a) an argument for a rejection of "western" concepts in favour of an "action-based" sociology (as discussed in Chapter 2); and (b) a suspicion of foreign researchers.[8]

This intellectual resentment also spills over in a personal resentment of the foreign researcher. In this, the foreign researcher is perceived as having more power and advantages in comparison to the Indian researcher. For a start, foreign researchers have more money (even if this is simply due to exchange rates). Therefore, they have the ability to buy time and carry out work in a shorter space of time. For instance, I

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[6] See also Pettigrew (1981) for a discussion of problems of accessibility for female researchers in India

[7] Srivastava (1991 p1477) exemplifies how even "reputable" ethnographic studies used contrived social situations in order to present stereotypical or "desirable" view. Thus Elwin's (1939) study on the Bagia, a hill tribe group in India, depicts tribal women as bare-breasted. In a follow-up study, Srivastava discovers that none of the women walk around in this fashion. In fact, this would have been considered outrageous. He discovers that Elwin had bribed the women's husbands who, in turn, forced the women to appear without their blouses in the photographs.

[8] Clinard and Elder (1965) in defining Indian sociology, point to its six characteristics:

(a) rejection of western empirical sociology as too materialistic;
(b) use of historical-religious matter to understand the present;
(c) emphasis on village rather than urban studies;
(d) relative lack of emphasis on research in university activities;
(e) government pressure for action- oriented studies; and
(f) resentment of exploitation by foreign researchers in India

could afford taxis to move across Bombay (a vast area) quickly and comfortably; I could travel between cities on planes and first-class trains that normally need a six-month advanced ticket. Thus, I could cover larger areas in lesser time than my Indian counterpart. Also, in view of the Indian hospitality to foreigners, I received immediate and easy access to officialdom. Thus, I interviewed bank managers who might not have found time so easily for others; arranged with mill managers to release their workers (the clients) from duties whilst I talked to them in a room set aside for me; and so forth.

These clear points of advantage were pointed out to me several times by other academics, and one of them (who is a prominent commentator/writer in her own field) said:

"We can never win: You lot have massive libraries; computers:...for us, it is not so easy. If you publish a book in England, everyone reads it, and so everyone here wants to publish in England...because they know that that is the only way to gain quick recognition...!"

I cannot say that this type of resentment has not bothered me in my role as a researcher, even if I understand the reasoning behind it. The only way I could cope with the dilemma of "being aware" but going ahead in spite of that was to take the view that as a foreign-based researcher, I could only narrate the story from that point of view. And, in that I could make efforts to understand the criticism levelled at this type of research.

To a certain extent, therefore, I have been able to deal with the issue by recognising the limitations of what can be changed and what cannot. But the question of being a foreign researcher has, in fact, posed a lesser dilemma for me than that of my ability to comment on poverty. Amongst other things, I continue to be worried about my (comparative) extreme privilege: How could I who would possibly never experience poverty at the level the khannawallis do, write about it? I also continue to be worried about exploitation: Have not poor people been "research objects" for long enough? Yet, I cannot answer their question, "what will you do for me", particularly when it was me who was "after something" (my degree perhaps?).

Nothing in social science had prepared me for dilemmas like this, or taught me how to research poverty. My privilege kept on interfering, and in their friendliness and hospitality the khannawallis continued to remind me of it. Thus, they rushed to borrow a chair from the neighbours when I visited, even when I insisted on sitting on the floor; they sent children out to buy soft drinks and milk even when I knew that these would never be bought for the children themselves; and they insisted on "honouring me" by cooking "mutton curry" even when I am a vegetarian because this is a rare treat for them!

Through their actions, the khannawallis made it quite clear that there was a vast gap between us and that I would never be able to understand poverty except from a privileged position. Therefore, this is what I did, and my understanding of poverty came through my own reactions to it-an understanding which shocked me out of any assumptions that I held about being poor and which, in turn, generated numerous other moral dilemmas.

To give an example, social science has taught me that when conducting fieldwork, expect the respondents to ask questions about yourself and be prepared to give truthful replies. So, when women asked me how many children I had, I replied that I had two. What came to me as a shock was their next question *"how many have died?"* The matter of fact tones of this question (which recurred several times), and my own startled response to something I would never have dreamt of asking anyone at home, told me more about poverty (and my privilege) than any amount of quantitative data on the subject of infant mortality.

In another instance, on a repeat visit to a khannawalli, I saw her seven-year old daughter lying on a mat. I stroked the child's head and asked her what the matter was. Her mother informed me that the child had typhoid. I had to prevent myself from jumping up and showing my panic at the thought that I had actually touched someone with typhoid. Having tried to control myself, I asked her if the child had received any treatment. The mother nodded and showed me a packet of "Boots" Paracetamol!

In my supposedly objective role of a researcher, I faced many dilemmas in a matter of seconds. I cannot comment on how the mother must have felt because I have not faced that type of helplessness; I could not inform the mother that the medicine she had spent (on what was for her) a lot of money on would do little for the child; I could not "rescue" the girl because I knew that in poverty these things happen over and over again; yet, I could not but read into the mother's eyes that she wanted me to give her some money for the child; and, I could not but help empathise with her because I have a child of about the same age.

There are no sociological guidelines on how to deal with this or the "guilty" feeling I developed because I could walk away at any time, but the people who had been so friendly to me could not. Thus, I have never been comfortable in the role of a "surveyor of poverty", and I could not remain objective when I felt angry and distressed at what I saw. Therefore, I could only deal with my privileged interpretation of poverty through a practical approach unwittingly suggested to me by a khannawalli when she said:

"I don't know why you want to write about me. I am illiterate and don't know much. But, you know how to write. It is your ***job****, so write what you have to..!"*

10.1.4 Shaping methodology: gender questions

This section looks at (a) how a feminist re-evaluation of research methodology has influenced the way this study (particularly fieldwork) was carried out; and (b) suggests that at the same time there are problems in "transferring" feminist arguments developed in the "west" onto the Indian setting.

A feminist critique of what is regarded as a male-dominated process of research begins with what Mies (1979 p2) calls an *"androcentrism"*:

"manifested not only in the fact that universities and research institutions are still largely male domains but more subtly in the choice of areas for research, in research policies, theoretical concepts, and particularly research methodology",

an argument supported by others, such as Morgan (1981). Spender (1981) takes this a step further in suggesting even publication (and therefore what is assessable or deemed as important) is safeguarded by male *"gatekeepers"*.

From the early 1960's, therefore, feminist literature has been concerned with a re-evaluation of the whole process of research. Thus concepts are challenged in order to deal with the *"ideological bias that is deeply embodied in most of the concepts widely used in social sciences"* (Beneria (1982) p120); and research and information-gathering techniques are re-evaluated (example Oakley (1981 p30-61)) and set within the argument that positivist criteria of objectivity and value- freedom are essentially "masuclinist".

Then, there is the question of fieldwork. Here again, a feminist discourse has taken to task the stance of objectivity and rationality that was popular in social sciences throughout the 1920s to the 1950s (Warren (1988) p46). Instead, women began to be regarded as more sensitised to research (in both male and female centred study). Nadar (1986 p114, quoted in Warren (1988 p44) summarises these arguments as thus:

"Women make a success of fieldwork because women are more person oriented; it is also said that participant observation is more consonant with the traditional role of women. Like many folk explanations there is perhaps some truth in the idea, that women, at least in the western culture, are better able to relate to people than men are."

Despite this, it is argued that in reality women, as researchers, face considerable difficulties in fieldwork which they attempt to hide because "credibility" of research is defined by rigid male criteria. Thus Gurney (1985 p44) (quoted also in Warren (1988 p39) suggests that:

"a female researcher may not discuss the issue of gender in presenting fieldwork experience for a variety of reasons...She may overlook or even deny difficulties she experienced in the field to avoid having her work appear unsound. Any lapse in rapport with setting members may cast doubt on the information she received from them. There is also the added embarrassment of acknowledging that one's status as a female overshadows one's identity as a female."

Thus in a radical shift from the idea that emotionality; difficulties; and subjectivity should be hidden or controlled, a feminist discourse regards these very issues as (a) enabling a deeper understanding of gender relationships; and (b) as being of substantive and of methodological interest in themselves.

For feminists, therefore, research (particularly in the case of women researching women) cannot be neutral accounts of happenings. Research is a part and parcel of the process which is active in developing a feminist critique and, in a broad sense, is contributing to women's overall emancipation. The direct connection between research and issues of emancipation therefore necessitates what Mies (1979 p6-7) calls a *"conscious partiality"* and *"an active participation in actions"*. Thus it becomes impossible to carry out the pretence of objectivity; quantifiability; and scientific validity.

In India, recent research (particularly on women in poverty) has taken the last point very seriously. Thus, there is great deal of emphasis on "action-based" research. It is, however, not entirely clear what is meant by "action-based research" (and I have not been able to come across any succinct definitions). But, the general idea appears to be that the research should play an instrumental part in women's struggles.[9] Thus, as discussed in Chapter 2, institutions that lead this type of research have brought the "woman question" to the forefront by conducting studies in areas which have been left blank for a long time (a point that is verified even by a quick look at the "work in progress" catalogues at these institutes).

Sharamshakti (1988) provides a good example of this type of research. Here, a team of activists committed to women's struggles set out to investigate the conditions of "self-employed" women throughout India - a huge task which is tackled by subjective participation in group meetings and conversations with several groups of women. Here, there is no issue of sampling; no issue of verifiability; and no issue of concealing emotions and feelings, but simply the "telling of the story" of thousands of women who struggle to survive in poverty.

Equally, in the telling of the khannawallis' story, I feel there is absolutely no way I could have received insight into the rich details of the khannawallis' lives had I been concerned about neutrality and "credibility". In fact, it was direct identification rather than an "objective" stance that has enabled this study.

Thus, it became apparent even during the first visit that in my role as a potential PhD student I would not be received well, either by the AMM leadership or the khannawallis. The reason appeared to be that none of them identified with academia and therefore did not quite understand what I was after. The point at which people began to relax with me or to accept me was when I brought out my identity as a trade unionist or my identity as a woman (and particularly of my involvement in a battered women's refuge at home). It was only then that they began to ask me questions-and several of them!

In my "objective" role as a researcher therefore I was just an outside observer, and, quite frankly (as I was reminded a few times) a nuisance. However, in my "subjective" role as a woman, I could make friends and have "proper conversations" with the khannawallis. Information thus obtained became information given in "trust". And, I learnt "secrets" about the suspicious dealings of the AMM leadership; I discovered how khannawallis hid money from their partners; and I learnt about extra-martial affairs as well as the sex-for-payment activities on the way to the cinema or over "giggling sessions" in a tea-shop.

A feminist discourse on "women and fieldwork" has therefore given me confidence to present my data analysis honestly - to say what I could find out/handle and what I could not; to highlight the emotions and dilemmas I have felt during the lengthy and close involvement of the study; and most importantly, I have been able to tell the story

[9] The meaning of "action-research" in feminist theory is perhaps slightly different to the Indian action-policy-oriented study. Lather (1988 p572) suggests that "there are three interwoven issues in the quest of empowering approaches to inquiry: the need for reciprocity; dialectical theory building versus theoretical imposition; and issues of validity in praxis- oriented advocacy research". She cites the examples of Mies (1984) study on domestic abuse and wife-beating; Hanmer and Saunders (1984) study in developing self-help and mutual aid for survivors of domestic violence; and Acker et al (1983) study of women's return to the labour force

from a woman's point of view (even if this is from a privileged position). I do not know if this meets the criteria of "action-based" research, but the very topic itself, i.e. the daily struggles of women in the "unorganised" sector should itself contribute to knowledge in what is, as yet, an under researched area.

But, whilst an overall feminist framework has been invaluable, there is one word of caution, i.e., is it possible to "transfer" ideas developed in the "west" (by what is essentially a white middle-class women's movement) onto the Indian setting?

There are many problems involved in that. First, for instance, there is the issue of concepts and definitions. Mies (1986 p7-10) shows that for a long time there was a marked reluctance on the part of Third World women to be associated with what they saw as "western" labels. And, although Mies argues that despite differences, the ultimate common experience of oppression and exploitation of global patriarchy and capitalism have enabled women all over the world to unite in feminism, I feel that the Indian reservation against joining arms in what is seen as an essentially "western" interpretation continues.

Thus, Omvedt (1987 p6) points out conceptual differences in the use of terminology:

"socialist feminists in India feel the issues of women's oppression strongly, but they are also fiercely aware of the problems of poverty; economic backwardness; and exploitation. Men are not seen as the enemy, but as companions in the fight for liberation".

In interpreting concepts, therefore, there is a need to contextualise, otherwise there is a danger of generating even more problems. Kishwar (1990) illustrates this strongly when she argues that "imported labels" simply do not fit. She says that she is often asked the question (by western feminists):

"Do you have battered women's homes in India?" In that is embodied "the assumption that not to have such homes is to be at a lower stage of development in the struggle against violence on women, and that such homes will be one inevitable outcome of the movement's development. The psychological pressure exerted on us when the question is repeatedly asked should not be underestimated...some may ask what is wrong with having a common response to a common problem of wife-battering...my answer would be that the completely different socio-economic and cultural contexts should be studied before we accept a predetermined response" (p5).

Furthermore, *"transference"* without contextual considerations can be disastrous. In the same article Kishwar discusses why "Manushi" dropped the provisionally adopted term *"collective"*:

"With fluctuating attendance and very unequal work contributions, it was hard to say who among the volunteers would actually persevere and take responsibility....we were eventually compelled to drop it (the term collective) because it became a liability. Nevertheless, the entire set of controversies aroused by the term in the west descended on us lock, stock, and barrel. We were besieged by any number of self-appointed inspectors out to examine the health of our collective. The idea of collectives is poorly thought out in the west. Attempts to import a structure that in actuality functions only rarely and temporarily, created even more bizarre results.."

(Kishwar (1990 p5).

There are also demands for new and innovative methodology and models. For instance, in talking about the methodological implication of research on women and careers, Krishnaraj (1986 p67-74) argues that the existing research on the subject is *"relatively sterile"* because of the *"uncritical imitations of the western theoretical models of sex roles and role conflicts"* and calls for alternative propositions, propositions that take into account the setting and an integrated analysis of gender interrelationships.

Thus, whilst feminism may embody the argument that women researchers will automatically identify with their "research subjects", this can only partially be the case, particularly for someone from the "west" looking onto a situation in a Third World country. Thus, I had to be aware that I did not give predetermined interpretations to situations. For example, in asking the question "why is this woman, who in reality provides for the family, prepared to be in an abusive and violent relationship", I was forced to abandon immediate interpretation of patriarchal subordination and think of other ways of understanding the situation. I realised that whilst we shared a common experience in patriarchy, the difference in experience was not a matter of the degree or level of subordination (with hers being higher than mine?). Rather, the answer to the question perhaps lay in the variety--between a variety that I have experience of at home, and a variety based on an intermingling of caste/class and poverty, which I have no experience of.

A feminist methodological framework is thus not free of its problems, but I have nevertheless found it most useful in studying, particularly women in the "unorganised" sector.

10.2 Conducting the fieldwork

This section outlines how information was gathered from

(a) the khannawallis;

(b) the clients; and

(c) others.

In doing so, it discusses difficulties encountered in each situation (particularly the first two) and how these were overcome.

10.2.1 Information gathering from the khannawallis

Who and how many?

With the khannawallis, I knew from the very beginning that it would be extremely difficult to obtain any type of "statistically significant" sample, and therefore my aim was fairly broad: i.e. to cover as wide a range of situations as possible. In that, I was hoping to talk to at least 50 women initially and choose some for more extensive study.

But, whilst I hoped to cover a wide spectrum, it was necessary for the sample to draw out social differentiation between the khannawallis because that is a primary objective in this study). I felt that two sets of criteria might enable a comparison between women from various groups, i.e.: (a) differences in their caste/religion/marital status; and (b) differences in their association with the AMM, i.e. AMM membership; non-membership; and "potential" membership.[10] Up until my return visit to India, I had felt fairly confident about how I would contact the khannawallis because thus far, the AMM had assured me of their full co-operation. I was, therefore, wholly unprepared when on my arrival, for reasons unknown to me, certain influential individuals in the leadership not only withdrew co-operation, but in effect attempted to block my access to members.[11] (Without entering into too much detail), this compounded the problems so much that I almost gave up at this point because I knew that the khannawallis would not talk to me without the approval of the AMM.

Luckily for me, however, I was approached by two area leaders who had felt disgruntled with these particular individuals for some time, and asked me to join them "on their rounds". Through them I was also able to meet other area leaders who were willing to help me, but there was always an air of conspiracy and worry. As they said, *"you will go away, but we will have to face everybody once you are gone"*. However, altogether, I managed to interview 33 AMM members; 12 potential members; and 17 non-members (these figures include 2 group interviews).[12]

Tables 10.1 and 10.2 on the following page provide a glimpse of the types of women interviewed.

[10] Potential members are those that the area leader may have identified or targeted for anything up to 6 months. This group will be waiting to be considered for loan applications or will have already applied for one. They are not official members until they receive their first credit instalment

[11] In trying to understand this dramatic change in attitude I can only speculate that the AMM did not fully appreciate that I intended to return and what was required; or else (and perhaps more likely) that this was a matter of internal politics and individual power games within the organisation itself

[12] Group interviews occurred when a number of khannawallis lived very close to each other, for example in a "police chawl" I visited. Here, the khannawallis had sons or husbands in the police force and therefore the family was eligible for rented accommodation from the police. In this setting, the khannawallis had formed a small community of their own. Both group interviews were initiated by the area leaders

Table 10.1: The khannawalli sample: Differentiation in caste/religion; AMM connections; & housing *

	Non AMM		AMM		Potential AMM	
Caste	Chawl	Zopad.	Chawl	Zopad.	Chawl	Zopad.
("upper") Hindu Maratha	16		21		2	
(scheduled) Hindu	1		1	1		4
New Buddhist **			1	7	1	2
Muslim **					1	3
Christian				2		
Subtotal	17		23	10	4	9
Total	17		33		12	

* This total includes two group interviews.

** The reason why potential membership figures are biased in favour of New Buddhists and Muslims is because at the time of the research the AMM had specifically targeted these groups, particularly the Muslim khannawallis who were extremely under-represented in the AMM at the time.

Table 10.2: The khannawalli sample: Differentiation by marital status *

	Non AMM	AMM	Potential AMM
Single	2	7	2
Married or with Partners	15	26	10
Total	17	33	12

* This total includes two group interviews.

Once the initial visits were made, people were chosen for second and repeated visits depending on which categories they fitted into, and how "interesting" their case study was. As far as the categorical choice was concerned, there was no hope of selecting on the basis of ratios or proportionality. As will be glimpsed from the tables above, there are, for instance, proportionally far higher numbers of upper-caste and married khannawallis. Thus, it was decided to choose a sample from the predominant categories based on the variety each case offered, whilst all others in secondary categories (such as single women and scheduled castes) were automatically put down for at least one repeat visit. Who was visited for the third or fourth time, thereafter, often depended on how positive their response had been to the previous visits.

A similar format was followed for non-members, although it was far more difficult to trace these. However, unlike AMM's warning that I would not be able to find any khannawallis who were not associated with them, initial introductions "snowballed" and I managed to interview at least 17.[13] These women were introduced to me by union representatives as well as "clients" who worked in textile mills. Perhaps because non-AMM khannawallis lack an organisational structure, they were more suspicious than AMM members. Therefore, the initial interviews were problematic and on one

[13] All 17 lived in the better-off "chawl" localities and appeared to be in a stronger financial position than the AMM members interviewed. There was also a higher level of male employment in this group. And, although this may be a very simplistic conclusion, it made me wonder whether the AMM could only reach the very poor because of its emphasis on credit facilitation?

occasion, had to be abandoned because of a distinctly hostile atmosphere. However, return visits were made to those who responded well. Here, there were two particular cases which were considered exceptional and interesting. Therefore much time was spend with (a) a household that consisted of three generations of khannawallis; and (b) a household which catered for at least 70 clients.

10.2.1(ii) Carrying out the interview

During the first 3-4 interviews I carried a very small tape (with a built in microphone) with the idea that it could be used without causing much distraction. It was my intention to record and then transcribe the majority of interviews in this way.

However, taping simply did not work because (certainly during the first visits) in every location I attracted a small audience. Friends and neighbours crowded in small hutments and tenements to see what was going on, and took great delight in chorusing answers to anything that was asked. It thus became impossible to make sense of the tapes or to distinguish the remarks that were being made by the khannawalli herself.

My problem, therefore, was two-fold: how do I control the interview so that I capture the khannawalli's responses only; and how do I record these because (for reasons discussed in section 10.1.1) I was loathe to carry a notebook. Also, of course there was the additional problem of language, when initially at least, even those fully conversant in Hindi insisted on using Marathi which needed to be translated.

I was aware of studies that had experienced similar problems in the Indian setting (Patel (1986)) and like these, the only answer seem to lay in memorising both the questions and answers. But, in actuality, this proved to be a highly difficult task, particularly when translating is also taken into account. I discovered that I had often forgotten to ask questions or forgotten the replies given.

In order to help me memorise the questions; give some structure to the conversations; and control the constant interference, I therefore devised a "questionnaire" which was divided into sub-sections (see appendix 3). The headings and the gist of each sub-section was memorised, and thus during conversations, I was able to concentrate on a particular sub-section and generally recall the questions that went with it. In this way, the conversations became more structured and if I had forgotten anything, a friend and translator (Anita) who accompanied me to most places, usually reminded me.

When I had devised the questionnaire, I had left many spaces in order to record the answers - spaces which were never filled out in front of the respondent. The answers were recalled as quickly as possible and (in a "true" ethnographic style!), at the end of each interview, Anita and I would head for the nearest cafe where we would sit down to fill the blank questionnaire. Between us, we recalled statements and checked details. In this way, I was also able to query translation as well as work out what was missing and what remarks needed to be explored in the following session. The use of the "questionnaire" was therefore very unconventional and its main purpose was to serve as a memory-jogger which also provided some sort of organised approach to answer-keeping.

The question of interference from "onlookers" was never entirely solved, but, as my visits increased, the curiosity dwindled. With each repeat visit, therefore, the chance of the khannawalli responding openly and singly became stronger. What is also important to note is that as the visits increased the nature of our relationship and therefore methods of information- gathering, changed. I was invited to participate in activities within the khannawalli's house (such as meals; celebrations); and outside of it (such as accompanying khannawallis to hospitals; lawyers; their children's school - in fact anywhere where I could be of use to them in filling out forms or meeting officialdom). As discussed in section 10.1.4, this meant that whilst information-gathering became less formalised, it nevertheless opened up areas which otherwise would have been closed.

10.2.2 Information gathering from the clients

Section 10.1.2 indicated one area of difficulty in obtaining information from this group, for instance, the scheduled caste clients. There were at least two other major problems: (a) the khannawallis' resistance to interviews with their own clients; and (b) entry to a male domain by a female researcher.

With the first problem, whilst I did manage to interview at least 16 clients who belonged to the khannawallis in the study, the other 34 ate with khannawallis who did not take any part in the study. The disadvantage of this is that the "mismatch" perhaps misses out on some of the detail about the khannawalli/client relationship that may have otherwise been highlighted. For instance, from the 16 "matched" clients (some of whom were boarders) I learnt the khannawalli/client relationship could be far more complex than that of a customer and a supplier. On the other hand, the advantage of interviewing the clients away from the khannawalli's presence was that they gave more honest answers (even more relevant when the khannawallis came from the same village or were relatives). Thus, I found that clients talked more easily about food tastes; quantity; and their general opinions about the service.

Locating others at their "kholis" was not a problem, but gaining access to rooms which are never visited by women was. However, this was overcome when I met Vilas, a young man whose mother is one of the khannawallis. Vilas took a keen interest in my work and negotiated my entry to the "kholis" as well as acted as my "escort". Additionally, I received help from members of the Communist Party who are active in these areas.

The "kholi" interviews were slightly problematic in that the timing was always wrong. There were always some men heavily asleep and others too tired out from work to respond well. However, these interviews were important to me because I do not think that prior to seeing the full extent of the stressful conditions that these men lived in, I fully appreciated the overwhelming demand for the khannawalli service. And, although the clients who lived here did not "match" with my khannawalli sample, this group gave me invaluable insight into networkings and how their relationship with the khannawallis began not in the urban, but in its rural origin. the format was to interview groups of men numbering between 10-15 and this was done in four different locations. A third place where interviews were carried out was the clients' place of work (although the concentration is on textile mills). These interviews were fairly easy to

conduct in comparison to others because, in both a private and a government owned mill, management provided full access to those workers who received "tiffins" from the khannawallis.

Again, a form of "questionnaire" (see appendix 4) was devised for the client interviews and was mostly used in a similar way as with that of the khannawallis. However, at the mills, it was possible to carry out one-to-one interviews where taped interviews could be used and there was also the time to complete the questionnaire on the spot. All clients (except boarders who became "naturally" included in repeat visits to the khannawallis) were interviewed only once.

In addition to interviewing, I accompanied a khannawalli to her native village which gave me a case study in exploring the link between rural migrants and urban suppliers as well as networking in greater depth.

Therefore, whilst I am aware that my client sample is not neat, and that it is based on an "opportunistic" rather than a text-book approach, I would argue that the "mix" that has resulted has proved very valuable. This may be particularly so because, to the best of my knowledge, this is perhaps the only study that has even attempted to look at the demand side and explore the differentiation in the client/khannawalli relationship in contrast to khannawallis and credit facilitation.

10.2.2 Information gathering from others

Like all research, this study required information from those who were not the main actors, but nevertheless helped to complete the picture. Amongst others, thus I interviewed bank managers to understand weaker sections lending; textile trade unionists to enable a sounder understanding of the textile history and how changes here have affected the khannawallis; and visited relevant women's organisations located in Bombay and elsewhere. And, of course, I talked to several academics and activists. In comparison to khannawallis and their clients, there were no real problems encountered in gathering information from these sources.

10.3 Conclusion

This chapter has discussed the theoretical influences and practical considerations that have shaped the method of enquiry in this study. In that it has argued that it is important that methodology does not remain alien to its setting simply so that it can satisfy the criteria of "sound research".

Conducting research in a Third World country, particularly of women in the "unorganised" sector is a difficult, problematic, task which defies neat methodological prescriptions. Therefore, methodology has to mould with the situation rather than the other way round. If any level of honesty is to be retained, then it becomes crucial that the researcher is less worried about social science criteria and more concerned with

presenting an open account of their glimpse into complex lives, lived in complex circumstances.

Reference Matter (Appendices)

Appendix A: Case Histories

Jaya

This case study has been compiled with the help of information gathered through informal conversations with Mrs Purao; formal AMM reports (Annual Report 1986); and, of course, Jaya-who loves to talk and laugh!

When I met Jaya (not her real name) at the AMM centre, she had a mischievious grin on her face and appeared so full of life that it is difficult to believe that only a few years ago (1986) she was brought to the AMM in a suicidal state, suffering from chronic depression. Jaya's mother is an Annapurna and, before the strike, her father worked in a textile mill. Like most of the other girls in her locality she did not receive any formal education; was illiterate; and married off at an early age of fourteen. Jaya is somewhere between 25 to 28 years old.

Jaya's husband is a taxi driver but aspired to buy a taxi of his own. He was hoping to get a 90% bank loan but needed another 10% in cash (some Rs10,000). He married Jaya on the basis that her father help him with at least Rs5,000 of that. Jaya's father could not supply this immediately but agreed to pay installments on a monthly basis.

Thus the marriage was agreed, but unfortunately her husband could not obtain his loan and neither could her father supply him with regular amounts of money as the mills were now on strike. Jaya's parents promised that they would begin the dowry payment as soon as the strike was over. But, the strike did not finish for a long time and even when it did, both her father and brother were not taken back on the payroll. Meanwhile, Jaya was constantly harrassed for the dowry by her husband and her in-laws.

Within a year Jaya had given birth to a boy. The demands for dowry now escalated to the point of physical violence. Jaya was battered and thrown out of the house. Her new baby was taken away from her and she was told that she would only be allowed to see him if she returned with the money.

Jaya returned to her parents in a state of distress. When a local AMM area leader heard of the situation, she took the family to meet Prema Purao for advise. Mrs Purao advised them not to send Jaya back to her in-laws: *"if they are cruel enough to separate a young child from its mother, they can do anything.."*. And, because her own parents could not afford to keep her, the AMM hired Jaya despite the fact that she was not in any fit mental or emotional state to work.

In the two years that followed, Jaya was given opportunities for formal education (up to junior level Class 9) and training in clerical work. Jaya began to cheer up but continued to long for her child. In the hope of gaining access to him, she secretly made arrangements to meet her husband. Her husband, however, had no intention of allowing her to see the child, but had clearly managed to use the pretext to sleep with

her because soon after that an AMM's medical check-up confirmed that Jaya was pregnant again.

Because no one knew about the secret meetings, her husband now had a perfect alibi to claim that the child was not his and that Jaya should be denied access to her son because she was a "loose" woman. But, with the help of the AMM (who bore all the medical costs), Jaya had an abortion and decided to take legal action against her husband.

Jaya has still not seen her son, but with the support of the other women has gained tremendous strength. She still works at the AMM centre and is constantly being told off by the others for being too disruptive and noisy. Jaya feels secure working for and with the AMM, but there is still a long way to go before she will be confident enough to seek alternative work.

A final point to note is that Jaya's is not a unique story. Many of the Annapurnas have themselves been dowry victims or have daughters who have suffered the same fate. Although the AMM cannot provide the same level of support to each, the important point is that the issue is being addressed. Whereas previously women suffered silently, dowry is now hotly debated within the organisation, and at a local level women have developed mutual support systems, including direct action in public humiliation of those families who force dowry demands.

Parubai

Parubai's (again not her real name) story is a "classic" example reflecting the hardships and complexities of the khannawallis' lives. It is also a story of empowerment, initiative, and the woman's ability to not only survive crisis, but to take control over her future.

During both my visits to Bombay, Parubai spent considerable time with me at the AMM centre; taking me to her home; and showing me around her locality for which she is an area leader. The information in this case history has thus been directly obtained from Parubai, but also from the AMM Annual Report (1988 p6) which has been particularly useful in helping me piece together the dates of events.

In 1962 Parubai's marriage was arranged to a mill worker. At the time she was 17. She was happy in this marriage and the fact that her husband had regular employment. By 1972 she had four children of whom two contracted polio in infancy (One of these children has since died and the other, now an adult, remains disabled). The family rent accomodation (fixed tenancy) in Chinkpokli, a textile locality with "chawl" type of housing which is generally overcrowded and dilapidated. Parubai is considered lucky because she has more space than others. Her home consists of a narrow room leading onto another smaller kitchen/room area. Additional sleeping space has been created by installing a railway-berth type of wooden platform which runs across the length of the first room, as well as a loft extension. In this room, Parubai currently caters for 20-25 men, who also board with her.

But, the reasons why Parubai was forced to enter into the khannawalli activity so extensively began in 1973, when her husband's mill went on strike. The story now becomes confusing because Parubai's husband reported to the mill and did not return home for a fortnight. It is unclear whether he voluntarily remained in the mill for that length of time and was not seen by anyone or whether he was coerced into it. (Sometimes in order to keep production going during disputes, mill owners will bribe or "persuade" selected workers to stay on. The workers will not be allowed out of the mills in order to avoid picketing crowds.) Whatever the case, he was not registered as being "present for work" either by the mill manangement or his union. After this fortnight of intense worry, Parubai discovered that her husband had been secretly admitted to the hospital (by the mill management) with a serious spinal injury. Again it was not clear how this occured, but the signs were that he had suffered a terrible fall.

It is now that Parubai's battle for her family's survival really begins. With her husband in hospital, she had to quickly seek medical expenses as well as find means of substituting for his income. Despite all the traumas she was facing, Parubai took on the additional battle to receive some form of compensation from the employers. But because her husband was never officially present at the mill, the management refused the claim and the union could do little about someone who was in effect breaking a strike. After a long battle all Parubai managed to receive was a sum of Rs4,000 from manangement towards his medical costs. In addition, she pawned her jewellery and utilised any savings she had in order to keep him in hospital. At the same time, she took on the khannawalli activity to enable daily survival.

The money soon ran out and Parubai was could no longer afford hospital expenditure and was forced to bring her (now disabled) husband home. She did this by physically carrying him on her back for a distance of over 7 kms because she simply did not have any money for transport. Within a few days of arriving home, Parubai's husband died, leaving her to take care of four small children.

Parubai was already in debt and with two disabled children she could not seek employment out of the home and relied solely on the khannawalli activity for income. But, problems of a different kind now made life difficult for her. Her brother-in-law decided that it was his right to "inherit" his brother's tenancy and he and his family moved in. In doing so, he did his best to move Parubai out of her home.

The brother-in-law called a chawl committee meeting (an urban panchayat) where he argued that as a new widow Parubai was "spoiling the family's name" by breaking social codes (no movement outside the house and no conversation to non-family members for at least a year). In addition, it was not correct that a young widow should have any association with men (clients). Parubai argued her case very loudly and clearly. If she was not allowed out to buy vegetables and rations, and if she was not allowed to cook for the men, was the brother-in-law going to support her and her children? The brother-in-law lost the case, but unfortunately the clients, who did not wish to get involved in the dispute, took their custom elsewhere. Parubai was now in so much trouble that she could not even pay the rent.

A local AMM area leader took Parubai to the centre in order to see what support could be made available. Here too she faced problems. The day Parubai arrived, was a holy day (the "sankrati" day) in the Hindu calender. Hindu superstition associates widowhood with misfortune and even evil. Widows are therefore shunned and barred from "happy occasions". The Annapurna women who had assembled at the centre did

not want "bad luck" entering into the room. Prema Purao had to step in and generate a discussion on the issue, following which the women began to understand the ideological implications of these codes and promised to assist her. (The acceptance of Parubai by the rest of the members is evident in her eventual election to AMM's executive committee).

The help that the women promised certainly changed Parubai's life. Firstly, the AMM provided immediate credit assistance for the rent. Secondly, the AMM women pressurised the chawl committee to instruct Parubai's brother-in-law to vacate her property and threatened public demonstrations in front of the committee if they refused. And, thirdly they took practical action by searching out Parubai's ex-clients and persuading them to return to her. The continuous moral support that Parubai received from the women gave her further strength to deal with relatives and neighbours who ostracised her.

Gradually, things began to look better for Parubai. Her client numbers have remained more or less steady (in fact, in comparison to others, she has done well to retain a group of 20- 25 boarders). She has been able to reclaim her pawned jewellery; pay off some of her debts; and even pay for her son's marriage. In fact, with her son also bringing home some income, Parubai is doing very well. She proudly showed me her purchases of new steel utensils; a pressure cooker; a food mixer; and brass water containers. She has also bought personal items for herself and her daughter-in-law and has been to Kashmir (and other places) with the AMM.

Parubai has completely reversed her social situation and instead of holding a meek position befitting of a widow, she is now a highly respected woman in her neighbourhood and amongst her relatives who constantly seek advice from her. She is a dedicated area leader who clearly regards the AMM as a major force of empowerment in her life. The AMM logo is tatooed on her forearm. She has written songs about the AMM and Prema Purao with the help of her singing class which she attends every week. She is always willing to talk about the AMM to any visitor-and if she has any qualms at all, she is not revealing them!

Appendix B: Khannawalli activity as a business enterprise

Parshuram and Shantabai

Shantabai is a 37 year old Hindu maratha who married Parshuram at the age of 16. They both originate from a Kolhapuri villge called Nipani. They have two sons (20 and 11) and three daughters (16;14; and 8). Their younger son is physically handicapped as a result of polio. The family at present lives in a rented house in a "chawl". They have moved here recently, but shortly, within the next ten months they will be required to move again as the landlord will not accept long-term tenancy.

Parshuram is the eldest of four brothers and two sisters. His family decided that Parshuram should migrate to Bombay because the land they owed was not enough to keep the rest of their brothers and their growing families.

Parshuram arrived to Bombay in 1970 and managed to find employment in a mill. In addition, he also took to buying vegetables in bulk from early morning markets and selling them in smaller quantities to his neighbours. His wife joined him shortly, and soon after became a khannawalli catering for a handful of clients. The couple are very hardworking and highly entrepreneurial, and thus managed to borrow large amounts of money from differing sources. Parshuram has now forgotten the exact amount borrowed, but it was at least Rs 1 lakh, an amount which would allow him to purchase a room in Bombay and some land in the village. But, the couple's real troubles began when Parushram lost his job during the textile strike and was not taken back when it ended. His other income activities were not enough to meet the loan payments and keep the family going. Thus Parshuram and his wife were forced to sell their room for some Rs70,000.

With this money, Parshuram bought a diesel delivery truck for Rs20,000. He and his elder son hire this (and themselves) out to transport vegetables from the rural areas to the city markets. This brings in about Rs250 (without taking into account costs) on the days that work is available.

The rest of the money, some Rs45,000 was used to repay part of the loan payment. But, this still left Parshuram and his family in a massive debt. He thinks that taking into account the interest payments, he still owes about Rs 1 lakh or perhaps more!

In the midst of uncertainty and mounting pressures from creditors, it became clear that had it not been for the khannawalli activity, the family might not even have had enough to eat. It was at this point that Parshuram hit on a novel idea of bargaining with his creditors from the village. He said he was an honest man and did not wish to cheat those who had shown faith in him by lending money. But, he was unable to pay cash. Instead, if it was agreeable to the creditors (at least those who originated from his village), he would arrange to feed them or their family members whenever they stayed in Bombay.

In this way, Parshuram took over the khannawalli "business" from his wife. In what was the largest client number in the study, he managed to acquire 70 clients. Out of these, at least 35 do not pay him at all. He simply writes off what they eat against what he owes them. Whilst his wife is illiterate, he has received basic education (upto standard 5), and thus he cannot keep "professional" accounts. Neverthless, his book looked highly complicated to me- a system which he ensures me, only he can understand!

Parshuram also takes many other aspects of the activity very seriously. Unlike any other cases I came across, he is highly aware of the inputs required. There are many ways cost-cutting is exercised. For instance, vegetables are bought from "friends" at the market at minimal price; rations are bought from at least 15 varying ration shops with the client ration cards; other rations and necessities are bought from wholesale markets which are on route of van deliveries; and instead of cooking rice once, it is cooked at least three times a day in case clients do not turn up and it is wasted. The whole family is involved in treating the activity as a "business" and each member (including the physically handicapped son) have rotas and duties they carry out. Parshuram is aware that in this his wife works the hardest, cooking for so many and says he does his best to help her. He informs me that he even makes "chapatis" sometimes although strictly speaking men should not do that!

It is clear that the khannawalli activity no longer belongs to his wife, but is in fact a family enterprise-and a crucial one at that. Parshuram puts it in perspective: *"There are no savings in this work"*, he says *"and a lot of headache. But, there is a cycle. If that wasn't there, everything would stop. What shall we do then?"*

Appendix C: Questionaire for khannawallis

Personal details

1	Name
2	Address
3	Age
4	Any schooling? Can she read or write ?
5	Marital status
6	How old was she when she got married ?
7	Did she marry in the village or Bombay ?
8	Is her husband from the same village/district/region ?
9	What caste does she belong to ?
10	How many children? How old? Male/female? Other dependents ?

Family

11	Who made up her husband's family when she first came as a bride ?
12	Who is in the family now ?
13	Who is the eldest male member ?
14	Who is the eldest female member ?
15	How many females in the family ?
16	How are they related to her ?

Migration history

17	When did her husband/husband's family/you come to Bombay ?
18	Do you return to your mother's or husband's village often ?
19	Which relatives from either villages come to visit you ? How frequently ?

Tenancy

20	Do you rent this home ?

	if rent:
	What is the rent? In whose name ?
	What are the municipal charges ?
	Whose names do the bills come in ?
	On what basis is this room rented ?
	
	if owned:
	Whose name is the room in ?
	Is your name included ?
	Have you any papers to prove ownership ?
	What are the municipal charges ?

Male/female un/employment

21	Is your husband; son; brother-in-law; father-in-law employed ?
22	If yes: Occupation ? How long have they been in these jobs ? If no: How long have they been unemployed ? Do they manage to make any income ? How ?
23	Do any of the women work outside of the house ?
24	What other activities (besides the khannawalli) do the women take on make money ?

Family income and debt

25	How much money do the men bring home ? Do you know ? How much do they give you ?
26	Is there anybody else in the family who brings home money ?
27	Does your family have land or assets in the village ?
28	Do you get any money from these ?
29	Do you get any gifts from your mother's family ? If so, how frequently ?
30	How much money do you make from the khannawalli activity ?
31	Are you involved with any other activity to make money ? What do you make ?
32	Do you get any gifts from your husband's family ? How frequently ?
33	Any other forms of income (such as pension; insurance ?)
34	Does your family owe to the moneylender ?
35	Does your family owe to the bank or "society" ?
36	Does your family owe to relatives ?
37	Who makes money decisions in your house ?
38	Who makes the decisions concerning children ?
39	Who decides what sort of paid work you/your husband/your family should do ?

On becoming a khannawalli

40	When did you start khannawalli work ?
41	Did you do any other type of work before that in the house or outside ?
43	Do you prefer to work inside or outside of the house ? why ?
44	Do you think you could get a job outside of the house if you wanted to ?
44	How did you start this work ? Did you know anyone who was doing it already ?
45	How did you trace the clients ?
46	Do you have tiffins; meal; board ? Why ?
47	How many clients did you first start with ?
48	How many clients do you have now ?
49	Are they relatives/ others ? which district ? which village ? which caste ?

Relationship with clients

50	Are the clients satisfied with the food or do they complain ?
51	How are the timings arranged ?
52	Do they specially ask for foodtypes ? Or do you decide ?
53	How is payment arranged ? Do they pay on time ? When ?
54	Who do they pay ?
55	Do they ever arrive with their friends ?
56	Do you provide any tea; breakfast; snacks besides two meals ?
57	If boarding, what else do you provide for them ?
58	Is there anything to stop you from having more clients ?

Relationship with supplier

59	Where do you shop for grains; rice; lentils ?
60	Where do you shop for kerosene; cooking oil ?
61	Where do you shop for vegetables ?
62	Why do you shop at these places ? Ask about distance/ration cards/credit.
63	How many day's supply do you buy ? Why ?
64	Is there enough supply ? If there is a shortage, what do you do ?
65	What do you feel about government and private ration shops ?
66	What happens if you owe money at the ration shop and you can't pay back ?

Relationships with providers of credit

67	Have you had dealings with the marwari?
68	Would you borrow from him again?
69	If so, when, how much, rate of interest?
70	Would you borrow from him again?
71	Have you borrowed from the bank?
72	When, how, rate of interest, who took you and acted for you?
73	Non AMM members: Have you heard of the AMM or credit at decreased rate? Potential members: How did you hear of the AMM? Have you already applied for credit? How will you use it? Do you know of what else the AMM does? AMM member: How long have you been a member? How many loans have you had? What was your reason for the borrowing? What did you use the loans for? What other AMM activities do you take part in?
	Additional comments ...

The work: basic facilities

74	When is the water supply on ?
75	Do you share a tap ? who fills the water ?
76	How many water pots/kerosene stoves/ other equipment do you have ?
77	What are the arrangements for electricity ?
78	Have you purchased any fans; or mixers through the AMM ?
79	Did you buy anything major for your work or the house last year ?

The work: organisation

80	When do you get up, and when do you start cooking ?
81	Who helps you ? In what way ?
82	Who packs/delivers the tiffins ?
83	What do the children do ?
83	How do the men help ?
84	How do you manage with the children and this work ? What if you are ill ?
85	What happens when there is extra work, like when your village relatives come?

The work: income

86	How much do you spend on vegetables; meat; fish; last week ?
87	How much do you spend a week on rations ?
88	How much do you spend a week on gas/kerosene; cooking oil; and other such expensive items ?
89	How much money go you get from clients for special items ?
90	Is this every month ? What happens if he is visiting his village ? What happens if he does not pay on time ?

100	Does she charge everyone the same or is it different for close relatives ?
101	Do any close relatives get free board ?
102	Who in the house decides what she should charge ?
103	Can she increase the price ? How ?
104	Does she ever have any time left for herself ?
105	Does she think she will continue with this activity for long ? If not, why not ?

Appendix D: Questionaire for clients

1	Name
2	Address
3	Age
4	Present employment
5	Place of employment
6	Arrival to Bombay
7	Brief work history since arrival
8	District of origin
9	Region of origin
10	Caste
11	Family members/dependents in village
12	Land or assets in village
13	Frequency and length of village visits
14	Present income
15	Amount sent to village
16	Rent in Bombay
17	Travel expenses for Bombay and village visits
18	Charge for food/board
19	Other expenses (clothes; medicine)
20	Debts and sources of borrowing
21	Housing situation: khannawalli; kholi; rooms; any other ...
22	How did they know of their khannawalli ?

23	Is she a relative or from the same district ? If not, where is she from ?
24	If relative, how close/distant ?
25	Do you know how many others she cooks for ?
26	Does she have any boarders ?
27	If applicable, why doen't he board there ?
28	How long has he eaten there ?
29	What does he get for his money ?
30	What are the exact services provided ?
31	What are the timing arrangements ?
32	What are the payment arrangement ? Is he always able to pay on time ?
33	What does he think of the charges ?
34	Has he changed his khannawalli recently ? Does he ever think of this ? Why ?
35	What does he think about his cooking ? the quality and the quantity of the food ?
36	Would he go to a khannawalli who originates from another region if she charged less ?
37	Where else does he eat? canteen? hotels? footpaths?
38	How often and why?
39	How much does this cost?
40	Any other comments.

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